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Ontario

ninety-ninth ANNUAL REPORT of the Superintendent of Insurance for the province of Ontario

Business of 1977

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of the

Superintendent of Insurance

for the province of

Ontario

Business of 1977

TORONTO

1978

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Ontario

MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS
OFFICE OF THE SUPERINTENDENT OF INSURANCE

To The Honourable Frank Drea

Minister of Consumer and Commercial Relations

I have the honour to submit herewith the Ninety-ninth Annual Report of the Superintendent of Insurance showing business for the year ended December 31, 1977.

The Report is arranged in five divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized.

Division I, entitled "Annual Statement Abstracts", contains tabulated summaries showing the financial condition of all licensed insurers except those registered under The Canadian and British Insurance Companies Act, 1970, or The Foreign Insurance Companies Act, 1970 (Government of Canada Insurance Acts). It should be noted that Lloyd's is now federally registered and has been dropped from this section of the Report.

The figures shown are, generally, those reported by companies. Some changes may be necessary in the detailed financial statements, as a result of examinations carried out prior to the publication of the next Report. These changes will be shown in the next Report.

Division II, entitled "Non-profit Hospital and Medical Services Associations", contains tables showing in summary form the assets, liabilities, income and expenditure, together with the number of subscribers and persons covered for all associations registered under The Prepaid Hospital and Medical Services Act.

Division III, entitled "Investment Contract Companies", contains extracts from financial statements filed with the Department by the two companies licensed under the Investment Contracts Act.

Division IV, entitled "Statistical Tables", shows in tabular form the premiums and losses and underwriting experience in Ontario of all insurers licensed in the Province with the exception of mutual benefit societies and pension fund associations. Information concerning the total Canadian business of these insurers is also shown in these tables.

Because the statistical tables show business written and losses incurred on a direct basis, there are also tables showing the business of those insurers licensed to write only contracts of reinsurance. These tables show business written and losses incurred on an assumed, ceded and net basis.

Division V, entitled "Appendices", shows other miscellaneous information.

Life Insurance in Ontario

A comparative summary of premium income for the years 1974 to 1977 is shown below:

	1977	1976	1975	1974
	$	$	$	$
Premium Income:				
Insurance: Ordinary & Industrial	683,298,184	663,162,419	566,630,734	546,881,607
Insurance: Group	288,194,146	263,470,155	255,776,369	204,272,519
Annuities	899,812,079	788,498,939	644,301,133	526,069,255
Totals	1,871,304,409	1,715,131,513	1,466,708,236	1,277,223,381

The following sets out a comparison of benefits paid for the years 1974 to 1977:

	1977	1976	1975	1974
Disbursements to policyholders:	$	$	$	$
Insurance contracts:				
Ordinary and Industrial	434,250,394	412,906,423	365,486,969	377,731,722
Group	232,156,051	226,914,091	198,623,016	169,900,072
TOTALS	666,406,445	639,820,514	564,109,985	547,631,794
Annuity contracts:				
Ordinary	145,301,544	122,773,542	83,370,101	66,209,370
Group	241,628,672	203,565,526	153,127,149	145,305,701
TOTALS	386,930,216	326,339,068	236,497,250	211,515,071
GRAND TOTALS	1,053,336,661	966,159,582	800,607,235	759,146,865

A comparative summary of new insured issued and in force for the years 1974 to 1977 is shown below:

POLICIES IN ONTARIO*	1977	1976	1975	1974
New issued:				
Number	533,261	556,696	368,509	391,006
Amount	$18,119,487,780	$15,456,677,783	$13,715,090,404	$10,030,103,100
Average policy	$33,978	$27,770	$37,218	$25,652
In Force Dec. 31st:				
Number	4,813,430	4,741,577	4,539,265	4,449,559
Amount	$114,419,965,334	$92,095,778,055	$87,987,811,322	$74,910,939,510
Average policy	$23,770	$19,423	$19,384	$16,834

*Figures do not include Segregated Funds.

FRATERNAL INSURANCE

The following table sets out comparative information for the years 1974 to 1977:

	1977	1976	1975	1974
	$	$	$	$
Total premiums and dues in Ontario	25,034,286	20,234,198	21,229,320	17,190,061
Disbursements to policyholders and beneficiaries (excluding expenses)	10,964,034	9,264,455	8,843,247	7,792,237
New business written	184,611,986	171,595,550	192,749,058	188,336,457
Life and Annuity certificates in force (adult and juvenile)	1,341,948,072	1,113,213,229	1,164,161,663	1,041,941,073

Automobile Experience in Ontario

The following tabulation shows the premiums and losses:

Year	Net Premiums Written	Net Premiums Earned	Net Losses Incurred*	Ratio Net Losses Incurred to Net Premiums Earned*
	$	$	$	%
1945	12,674,633	11,996,282	6,395,311	53.3
1950	44,032,248	39,762,432	22,321,583	56.1
1955	83,984,962	80,666,790	46,127,230	57.2
1960	128,235,639	129,020,639	74,628,714	57.8
1965	225,059,453	206,437,835	138,653,308	67.2
1970	377,898,371	361,763,632	244,828,896	67.6

*Does not include adjusting expenses.

Year	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
1971	426,893,403	301,624,304	70.7
1972	490,233,347	355,347,338	72.5
1973	548,791,552	401,966,473	73.2
1974	635,208,841	495,065,650	77.9
1975	815,271,926	565,209,227	69.3
1976	962,384,832	656,207,298	68.2
1977	1,094,433,714	752,641,483	67.8

Automobile Insurance Rate Differentials

The following table has been compiled to illustrate the widely varying automobile insurance claims experience of the different classes of drivers for which statistics are collected by the Superintendent of Insurance.

The figures shown are claim plus claim adjusting expenses per car insured for policies issued during one year periods ending in 1975, 1976 and 1977. The experience is country-wide and it should be emphasized that the figures refer to an average of all cars insured—not just those which were involved in accidents.

Table Illustrating Reasons for Rate Differentials

Class Description	Average Losses Plus Claim Adjusting Expenses per Car Insured					
	Third Party Claims			$100 and $250 Deductible Collision Claims		
	1975	1976	1977	1975	1976	1977
	$	$	$	$	$	$
Average for All Classes	104	107	121	65	61	62
Married Males Over 24, Single Males Over 29, and Females Over 24						
No driving to work	75	79	88	48	47	48
Up to 10 miles to work	97	102	114	58	56	57
Over 10 miles to work	97	102	107	64	65	64
Business driving	127	129	135	89	86	84
Young Drivers						
Occasional Driving Male Drivers under 25 (Suppl. to principal operator coverage)	68	66	72	41	38	40
Married Males						
Ages 20 and under	220	195	224	126	125	132
Ages 21 to 24	126	127	148	83	81	83
Unmarried Males						
Ages 18 and under	414	429	519	293	260	282
Ages 19 and 20	303	294	365	196	169	197
Ages 21 and 22	213	201	251	150	131	139
Ages 23 and 24	171	183	206	123	117	118
Ages 25 to 29	159	161	190	106	97	102
Females						
Ages 20 and under	138	155	173	104	101	105
Ages 21 to 24	110	101	133	78	73	76

Farmers' Mutual Fire Insurance

The aggregate experience of the farm mutual fire insurance companies in Ontario is summarized below:

Year	Net Insurance In Force	Net Losses Incurred		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1931	634	2,393	37.7	635	10.0	69
1941	583	973	16.7	4,216	72.3	67
1951	1,219	1,667	13.7	8,404	68.9	66
1961	1,922	3,555*	18.5	11,271	58.6	64
1968	2,395	5,905*	24.7	16,291	68.0	61
1969	2,529	6,699*	26.5	17,598	69.6	59
1970	2,711	7,085*	26.1	19,227	70.9	58

*Before recovery from Farm Mutual Reinsurance Plan.

Year	Insurance in Force	Direct Losses Incurred and Adjustment Expenses		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1971	2,948	8,075	26.1	20,780	70.5	56
1972	3,123	7,575	24.3	22,090	70.7	54
1973	3,578	8,466	23.7	25,185	70.4	53
1974	4,187	10,038	24.0	28,980	69.2	53
1975	5,006	12,616	25.2	33,128	66.2	52
1976	5,955	11,044	18.5	39,750	66.7	52
1977	7,077	13,651	19.3	46,887	66.3	52

Licensed Companies—December 31, 1977

PROVINCIAL AND EXTRA-PROVINCIAL COMPANIES

	No. of Companies 31 December, 1976			Additions			Withdrawals			No. of Companies 31 December, 1977		
	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total
Life	3	8	11	..	..	..	..	..	..	3	8	11
Fraternal	6	..	6	..	..	..	..	..	..	6	..	6
Other than Life	22	5	27	..	..	..	1	..	1	21	5	26
Farm Mutuals	53	..	53	..	..	..	..	..	..	53	..	53
Mut. Ben. Socs.	55	..	55	..	..	..	..	..	..	55	..	55
Totals	139	13	152	..	..	..	1	..	1	138	13	151

FEDERAL AND FOREIGN COMPANIES

132 Life companies
220 Casualty companies
5 Companies writing both Life and Casualty
38 Fraternal societies

Agents, Brokers and Adjusters

During 1977, the following licences were issued:

Life insurance agents	15,224
Non-life insurance agents	10,614
Adjusters	1,060
	26,838

Included in the total of life insurance agents licensed are 850 dual licensed agents. These are agents who are also registered under the Ontario Securities Act to act as salesmen for mutual funds.

Investment Contract Company Salesmen

There were 486 salesmen registered in 1977.

Prepaid Medical Associations

Six Associations are now registered, while a further three are no longer offering para-medical, hospital or drug coverages and have therefore been classed as "designated" associations pursuant to Section 9 (3) of The Prepaid Hospital and Medical Services Act.

LEGISLATION

No amendments were made to the legislation during the year 1977.

Guidelines

Over the years the Superintendent of Insurance has issued guidelines to licensees respecting the conduct of the business of insurance in Ontario. The purpose of these guidelines is to give some direction or instruction to insurers mainly with respect to new developments in the insurance industry. In many cases guidelines, as experience indicates and as matters develop, become Regulations or part of the Statutes. These guidelines are as follows:

(1) A guideline was issued on June 27, 1968, to all insurers transacting creditors group life insurance or creditors group accident and sickness insurance in Ontario in connection with premium rebating and overcharging of insurance premiums by certain automobile dealers in the Province of Ontario. This guideline is still in effect and I would emphasize that the guideline is applicable to all creditors group insurance sold in Ontario.

(2) A guideline with respect to the marketing of automobile policies and synthetic fleets was issued on August 1, 1969. The guideline arises out of the efforts of some automobile insurers to market automobile insurance on a mass merchandising basis. This guideline is still in effect.

(3) A guideline was issued on February 22, 1972, to all insurers transacting automobile insurance in Ontario in connection with the limitation on bringing action. The guideline arose out of investigations conducted in the Office based upon complaints by members of the public not represented by legal counsel having their claims against insurers prescribed by reason of the expiration of the one-year limitation period for bringing actions under The Insurance Act and The Highway Traffic Act of Ontario.

(4) A guideline was issued on April 24, 1972, arising out of the decision in the Supreme Court of Ontario concerning Hill *vs.* The Lumbermens Mutual Insurance Company. The guideline deals with a member of the insuring public who was denied coverage under the comprehensive personal liability part of a fire insurance policy. It deals with the case where listed property was not shown on the contract and suggests a method of proceeding whereby a standard of care will be taken by insurers and agents to ensure that all such properties are, in fact, covered.

(5) A guideline was issued on November 21, 1972, to all insurers transacting automobile insurance in Ontario in connection with the mandatory automobile accident benefit coverage provided under Schedule E to The Insurance Act. This guideline arose out of several instances reported to me of insurers failing to provide their insureds, or policy claimants, with the necessary information in order to make a claim for these benefits.

(6) A guideline was issued on January 22, 1973, to all proprietor insurance adjusters resulting from disciplinary action I found necessary to take against two proprietors of an adjusting firm for their conduct in connection with the settlement of a claim to the extent that one proprietor's licence was suspended and the other reprimanded and his licence continued only on a conditional basis. The guideline summarizes the effect of the findings of my Advisory Board with respect to the duties and role of adjusters and re-affirms the principles and ethics applicable to the licensing of adjusters in Ontario.

(7) A guideline respecting the mass advertising of life, accident and sickness insurance, as amended and adopted at the April, 1973, Conference of the Superintendents of all Provinces of Canada, was issued on May 15, 1973. This guideline, as amended, is based upon an interpretation of Section 388 of The Insurance Act dealing with unfair and deceptive acts on practices in the business of insurance. Its essential purpose is to assure truthful and adequate disclosure in all advertisements and related literature used in the mass solicitation of life, accident and sickness insurance by the establishment of and adherence to certain minimum standards of conduct in such mass advertising. This amended guideline replaces the original guideline

on this subject which was issued on February 28, 1972, and was published in my annual report for the year 1972.

(8) A guideline was issued on May 25, 1973, to all insurers transacting automobile insurance in Canada dealing with removal of the statutory condition in the standard automobile policies with respect to driving under the influence of intoxicating liquor or drugs, as a result of legislation recommended in this regard for enactment in all the common law provinces of Canada, subject to proclamation.

(9) Arising for the subsequent proclamation, naming September 1, 1973, as the effective date of the legislation referred to in Item (8) above, a supplementary guideline was issued on July 16, 1973, drawing the attention of automobile insurers to this amendment deleting part of the automobile statutory condition dealing with driving an automobile while under the influence of intoxicating liquors or drugs and consequent amendment of the standard automobile policy form, effective September 1, 1973.

(10) A guideline was issued on August 28, 1973, to all fraternal societies licensed in Ontario, drawing attention to the effect of the passing into law of The Corporations Tax Amendment Act 1972, which now requires all such societies to pay premium tax with respect to contracts entered into by them after January 1, 1974.

(11) A guideline was issued on November 30, 1973, to all insurers in Ontario transacting creditors group life insurance and/or creditors group accident and sickness insurance with respect to every contract of creditors group insurance, setting forth requirements to be observed for the purpose of providing a basis for the sound underwriting and marketing of such insurance consistent with the overall interest of the insured debtor. I found the guideline necessary as a result of a selective survey of certain types of these contracts by my Office which showed that a number of improper and undesirable practices had become prevalent in the industry. This guideline amplifies and restates the purpose of my original guideline on the subject issued on June 27, 1968, which remains in effect and has been published in my annual report for the year 1972.

(12) A supplementary guideline on creditors group insurance was issued on April 16, 1974, following a review of certain practical and transitional problems arising from implementation of the requirements under my aforesaid guideline of November 30, 1973. The purpose of the supplementary guideline is to provide certain clarifications in connection with some of these matters.

(13) A guideline was issued on February 24, 1975, to all insurers transacting automobile insurance in Ontario concerning actions taken by insurers in the name of the insured with respect to a subrogated interest. The guideline stresses the importance of the insurer's checking with the insured as to his interests in the matter so that the insured may not be denied the right of recovery with respect to his personal interests.

(14) Another supplementary guideline on creditors group insurance was issued on May 17, 1976, in furtherance of the guideline dated November

30, 1973, establishing minimum loss ratios with respect to all contracts of creditors group insurance.

(15) A guideline was issued on October 7, 1976, to all insurers other than life insurers concerning the licensing of insurance agents. The guideline deals generally with the insurer's responsibilities with respect to the renewal of licenses by their agencies and the acceptance of business by insurers from unlicensed agents.

Further information concerning the Guidelines is available on request from the Office of the Superintendent of Insurance, 6th Floor, 555 Yonge Street, Toronto, Ontario.

Information Counselling Service

In 1977 the Policy Service Officers in my Office received 1,752 written enquiries or complaints and 5,307 telephone enquiries.

Automobile insurance problems generated about fifty percent of these queries, the majority relating to disputes over claim settlements.

Enquiries are received relating to automobile insurance underwriting procedures and one which gives my Office concern is the undesirable practice which some insurers continue to employ of increasing rates after sending out a renewal invoice.

The popularity of installing citizen band radios in automobiles, which are not covered unless specifically added to policies, has led to problems for consumers. Some agents and insurers have undertaken campaigns to alert insureds of the policy exclusion on two-way radios. Loss of use claims continue to pose problems. Frequently it is found that an adjuster has not informed the person renting a substitute vehicle that the entire account may not be paid, not that a time limit may be applied to the number of days a car is leased.

Disagreement over the value of automobiles, when total constructive losses, or the cost allowed for repairs, is still the largest complaint producer.

The lack of disclosure on the part of insurance agents respecting the degrees of front end load on insurance policies that are registered as Savings Plans is a cause of numerous complaints concerning misrepresentation.

Investigation Unit

The purpose of this unit is to investigate non-compliance by licensees and others of the requirements of the Acts administered by this Office. The unit also maintains a liaison with other enforcement agencies on a national and international basis.

During the year a total of 64 investigations were initiated. Fourteen investigations were carried over from 1976. The position of these investigations is as follows:

Court action	7
Administrative hearings	—
Licence terminations	3
Cautions	14
Cease and Desist orders	2
Unfounded	31
Still under investigation	21

Personnel

The total complement of the Division, at 31 December, 1977, was 162, which included:

Cemeteries Branch	11
Credit Unions Branch	32
Motor Vehicles Accident Claims Fund	59

Association of Superintendents of Insurance

The Sixtieth Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada was held in Charlottetown, Prince Edward Island, in September, 1977. Approximately 350 members of the insurance fraternity and their legal representatives attended.

The following officers of the Association were elected for the year 1977-78:

President: JACQUES ROY, Superintendent of Insurance, Quebec.

Vice-President: Miss EMILY STAMP, Superintendent of Insurance, Manitoba.

Secretary: M. A. THOMPSON, Superintendent of Insurance, Ontario.

The 1978 Conference was held at the Winnipeg Inn, Manitoba, September 17th to 22nd, 1978.

TORONTO, ONTARIO
FEBRUARY 1, 1979

M. A. THOMPSON, Q.C.
Superintendent of Insurance

LICENCE REGISTER

LICENCE REGISTER

For the purpose of this record insurers classified, by Section 23 of *The Insurance Act*, as 1. and 2. (except Farmers' Mutual Fire Companies), 3., 6., 7. and 9. are grouped together alphabetically. Part of class 2., dealing with Farmers' Mutual Fire Companies, and classes 4., 5. and 8. are separately listed, alphabetically. (As of September 1, 1978.)

LICENSED INSURERS

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Abbey Life Insurance Company of Canada, 3027 Harvester Road, Burlington, Ontario L7N 3G9 W. D. Millar, Chief Agent	Life, Accident and Sickness.
Abeille-Paix Réassurances, 188 University Avenue, Toronto, Ontario M5H 3C3 Sidney Gordon, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety (Limited to the business of reinsurance).
Abstainers' Insurance Company, 3228 South Service Road, Burlington, Ontario L7N 3H8 C. A. Blair, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Acadia Life Insurance Company, 439 University Avenue, P.O. Box 219-A, Toronto, Ontario M5W 1B6 S. H. Cooper, Chief Agent	Life.
Aeterna-Life, Insurance Company (Aeterna-Vie, Compagnie d'Assurance), 11 King Street West, Suite 1110, Toronto, Ontario H. S. Day, Chief Agent	Life, Accident and Sickness.
Aetna Casualty Company of Canada, 20 Toronto Street, Toronto, Ontario M5C 2C4 H. G. Martin, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft.
The Aetna Casualty and Surety Company, 20 Toronto Street, Toronto, Ontario M5C 2C4 H. G. Martin, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Aetna Insurance Company, 2300 Yonge Street, Suite 2900, Toronto, Ontario M4P 2X3 Terry Hale, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Aetna Life Insurance Company, Room 600, 20 Toronto Street, Toronto, Ontario M5C 2C4 D. F. Duncan, Chief Agent	Life, Accident and Sickness.
Affiliated F M Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 Robert I. McNicol, Chief Agent	Property, Automobile, Boiler and Machinery, Fidelity, Liability and Surety.
The Albion Insurance Company of Canada, Toronto Dominion Centre, P.O. Box 144, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Accident and Sickness, Automobile, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Allendale Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNicol, Chief Agent	Property, Boiler and Machinery.
Alliance Mutual Life Insurance Company, 160 Elgin Street, Ottawa, Ontario K2P 2C4 Robert Chevrier, Chief Agent	Life, Accident and Sickness.
Allianz Insurance Company, c/o McLean, Lyons & Kerr, 372 Bay Street, 10th Floor, Toronto, Ontario M5H 2X5 W. E. McLean, Q.C., Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Allstate Insurance Company, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Life Insurance Company, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Allstate Life Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Alpina Insurance Company Limited, 188 University Avenue, Toronto, Ontario M5H 3C3 R. N. Mackintosh, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American Bankers Insurance Company of Florida, 124 Merton Street, Toronto, Ontario M4S 2Z2 W. R. Adams, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
American Bankers Life Assurance Company of Florida, 124 Merton Street, Toronto, Ontario M4S 2Z2 William R. Adams, Chief Agent	Life, Accident and Sickness.
American Credit Indemnity Company of New York, Suite 114, 6 Lansing Square, Toronto, Ontario M2J 1T5 M. C. Caza, Chief Agent	Credit.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American Health and Life Insurance Company, 500 University Avenue, 5th Floor, Toronto, Ontario M5G 1W1 G. E. Goodchild, Chief Agent	Life, Accident and Sickness.
American Home Assurance Company, 145 King Street West, Suite 1616, Toronto, Ontario M5H 3J7 James E. Smith, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Surety.
The American Insurance Company, 350 Bloor Street East, P.O. Box 4060, Station "A", Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
American Mutual Liability Insurance Company, 4195 Dundas Street West, Toronto, Ontario M8X 1X5 W. S. Utter, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
American National Fire Insurance Company, P.O. Box 351, Suite 1800, Commerce Court West, Toronto, Ontario M5L 1H4 J. B. Bassel, Chief Agent c/o Bassel, Sullivan et al.	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American National Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
American Re-Insurance Company, 20 Toronto Street, Toronto, Ontario M5C 2B8 R. G. Webber, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
American Reserve Insurance Company, 200 Queens Avenue, Suite 700, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Property and Automobile.
The American Road Insurance Company, 797 Don Mills Road, Don Mills, Ontario M3C 2S9 R. J. Labadie, Chief Agent	Fire (limited to Personal Property), Automobile, excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof, Credit, Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property).
American United Life Insurance Company, 372 Bay Street, Suite 1,000, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life (limited to contracts of reinsurance).
Anglo Canada General Insurance Company, 200 Queens Avenue, Suite 700, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Argonaut Insurance Company, 110 Adelaide Street West, Toronto, Ontario D. H. Atkins, Chief Agent	Aircraft, Automobile, Fidelity, Liability, Marine, Property and Surety.
Arkwright-Boston Manufacturers Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNichol, Chief Agent	Property, Boiler and Machinery.
The Artisans, Life Insurance Cooperative Society, (Les Artisans, Société Coopérative d'Assurance-Vie), 234 Chemin Montréal, Villeray, Ontario K1L 6C6 Pierre Robert, Chief Agent	Life, Accident and Sickness.
Assumption Mutual Life Insurance Company, (Assomption Compagnie Mutuelle d'Assurance-Vie), 2365 Promenade Georgina, Ottawa, Ontario Hon. Louis J. Robichaud, Chief Agent	Life, Accident and Sickness.
L'Assurance-Vie Desjardins, 97 Beachwood Avenue, Ottawa, Ontario J. L'Heureux, Chief Agent	Life, Accident and Sickness.
Atlantic Mutual Life Assurance Company, Suite 3105, Toronto-Dominion Tower, P.O. Box 60, Toronto, Ontario Meredith Fleming, Chief Agent	Life, Accident and Sickness.
Aviation & General Insurance Company Limited, Royal Bank Plaza, Suite 1501, North Tower, P.O. Box 2, Toronto, Ontario M5J 2J1 G. Watkins, Chief Agent	Accident, Aircraft, Employers' Liability, and Public Liability.
B	
Balboa Insurance Company, 201 Queens Avenue, London, Ontario N6A 1J1 A. D. Murray, Chief Agent	Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Baloise Insurance Company Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 A. U. Lind, Chief Agent	Inland Transportation and Marine.
Baltica-Skandinavia Insurance Company of Canada, (La Compagnie d'Assurance Baltica-Skandinavia du Canada), Suite 1012, 111 Richmond Street West, Paul E. Lindblad, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Bankers Life and Casualty Company, Box 67, 105 Main Street East, Hamilton, Ontario C. S. Hyslop, Chief Agent	Life Insurance, limited to business arising under group policies issued to policyholders in the United States and to the business of reinsurance, and Accident and Sickness Insurance.
Bankers Life Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
The Bay City General Insurance Company, 786 King Street East, Hamilton, Ontario L8N 3S3 J. C. Stradwick Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and Workmen's Compensation.
The Boiler Inspection and Insurance Company of Canada, 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Fire, Boiler and Machinery (limited to damage to property and liability for damage to the property or person of others, caused by the breakdown of any electrical machinery), Employers' Liability, Inland Transportation (limited to Personal Property), Property Damage, Public Liability and Theft (limited to Personal Property).
The British Aviation Insurance Company, Limited, 240 Eglinton Avenue East, Toronto, Ontario M4P 1K8 J. A. Redwood, Chief Agent	Accident, Aircraft, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
British Economic Insurance Company Limited, c/o Hogg Robinson Innes Insurance Brokers Ltd., Suite 1507, 55 Yonge Street, Toronto, Ontario M5J 1S7 H. G. C. Innes, Chief Agent	Fire, Boiler and Machinery (excluding Machinery), Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property) (as a discontinuing company).
British Pacific Life Insurance Company, 390 Bay Street, Toronto, Ontario M5H 2Y2 Carl Keyfetz, Q.C., Chief Agent	Life, Accident and Sickness.
Buffalo Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. Douglas Gibson, Q.C., Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety Insurance.
Business Men's Assurance Company of America, 330 University Avenue, Toronto, Ontario M5G 1R8 D. A. Bryan, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
C	
Calvert Fire Insurance Company, 500 University Avenue, Suite 516, Toronto, Ontario M5G 1W1 Graham E. Goodchild, Chief Agent	Automobile, Credit, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Canada Accident and Fire Assurance Company, Commercial Union Tower, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canada Life Assurance Company, 330 University Avenue, Toronto, Ontario M5G 1R8 E. H. Crawford, Chief Agent	Life, Accident and Sickness.
Canada Security Assurance Company, 60 Yonge Street, Toronto, Ontario M5E 1H5 R. H. Stevens, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (as a discontinuing company).
The Canadian Commerce Insurance Company, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, and Theft.
Canadian General Insurance Company, 170 University Avenue, Toronto, Ontario M5W 1K4 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Canadian General Life Insurance Company, #1202 Terminal Towers, 105 Main Street East, P.O. Box 918, Hamilton, Ontario L8N 3P6 Charles P. Flood, Chief Agent	Life, Accident and Sickness.
Canadian Home Assurance Company, 11 Adelaide Street West, Toronto, Ontario Bruce Lawson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canadian Indemnity Company, 85 Richmond Street West, Toronto, Ontario M5H 2E4 L. V. Whitman, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Canadian Millers' Mutual Fire Insurance Company, Suite 104, 1400 Bishop Street, Cambridge (G), Ontario N1R 6W8 Alan Wilson, Chief Agent	Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
Canadian Pioneer Insurance Company, 357 Bay Street, Toronto, Ontario M5H 2T9 J. Burns, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Canadian Provincial Insurance Company, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
Canadian Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N6 M. Sales, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
Canadian Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Mortgage, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
The Canadian Surety Company, 2180 Yonge Street, 7th Floor, Toronto, Ontario M4S 2C2 J. Robertson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Canadian Universal Insurance Company Limited (La Compagnie d'Assurance Canadienne Universelle Limitée), Royal Bank Building, 200 University Avenue, Toronto, Ontario John A. Orr, Chief Agent	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire.
The Capitol Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
The Casualty Company of Canada 165 University Avenue, Toronto, Ontario M5H 3B9 F. G. Elliott, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Centennial Insurance Company, 85 Richmond Street West, Toronto, Ontario Graham Dutton, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Central Mutual Insurance Company, 20 Wood Glen Road, Scarborough, Ontario Sydney Barlow, Chief Agent	Automobile, Fidelity, Liability, Property and Surety (as a discontinuing company).
The Century Insurance Company of Canada, 439 University Avenue, Toronto, Ontario M5G 1Y8 J. B. Murch, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Charter National Life Insurance Company, Box 38, Toronto-Dominion Centre, Toronto, Ontario M5K 1C7 James G. Torrance, Q.C., Chief Agent	Life, Accident and Sickness.
Chateau Insurance Company (Chateau Compagnie d'Assurance), 2300 Yonge Street, Suite 3000, Toronto, Ontario M4P 3X2 P. A. Bradbury, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Hail, Fidelity, Liability, Property, Surety, Accident and Sickness.
Chicago Title Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Chrysler Insurance Company, Suite 201, Plaza One, Meadowvale Corporate Centre, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 M. R. Lacoursière, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Chrysler Life Insurance Company of Canada (Chrysler Compagnie d'Assurance Vie du Canada), Plaza One, Suite 201, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 G. G. Sampson, Chief Agent	Life, Accident and Sickness.
The Citadel General Assurance Company, 160 Bloor Street East, Toronto, Ontario M4W 1C1 J. E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Citadel Life Assurance Company, 110 Yonge Street, Toronto, Ontario M5C 1V2 Robert Law, Chief Agent Blackwell, Law, Treadgold & Armstrong	Life, Accident and Sickness.
College Retirement Equities Fund, 165 University Avenue, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent	Life.
Cologne Life Reinsurance Company, 2 St. Clair Avenue East, Toronto, Ontario M4T 2V6 Dr. Joachim Trabandt, Chief Agent	Life, Accident and Sickness (limited to the business of reinsurance).
Colonia Life Insurance Company (Colonia Compagnie d'Assurance-Vie), 2 St. Clair Avenue East, Toronto, Ontario M4T 2V6 Dr. J. K. W. Trabandt, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Combined Insurance Company of America, 980 Yonge Street, Toronto, Ontario M4W 2J9 Peter Cherian, Chief Agent	Life, Accident and Sickness.
Commerce and Industry Insurance Company of Canada, 145 King Street West, Toronto, Ontario M5H 3J7 James E. Smith, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
The Commerce Group Insurance Company (Le Groupe Commerce Compagnie d'Assurances), Suite 4800, Toronto-Dominion Centre, Toronto Dominion Bank Tower, Toronto, Ontario B. R. Cheeseman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Commercial Life Assurance Company of Canada, 1303 Yonge Street, Toronto, Ontario M4P 1W9 W. L. Williams, Chief Agent	Life.
Commercial Travelers Mutual Insurance Company, 299 Waverley Street, Ottawa, Ontario K2P 0W1 G. M. Welch, Chief Agent	Accident and Sickness.
Commercial Union Assurance Company of Canada (La Compagnie d'Assurance Union Commerciale du Canada), P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, and Surety.
Commercial Union Assurance Company, Limited, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Life, Accident and Sickness, Aircraft, Property, Marine.
Commonwealth Insurance Company, 250 University Avenue, Toronto, Ontario M5H 3E5 B. V. Elliot, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
La Compagnie d'assurance sur la vie La Sauvegarde (The Safeguard Life Assurance Company), 44 Grange Street, Welland, Ontario F. Lalonde, Chief Agent	Life, Accident and Sickness.
Confederation Life Insurance Company, 321 Bloor Street East, Toronto, Ontario M4W 1H1 J. A. Rhind, Chief Agent	Life, Accident and Sickness.
Connecticut General Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Constellation Life Assurance Company of Canada, 55 Yonge Street, Suite 1101, Toronto, Ontario M5E 1J6 D. F. Eustace, Chief Agent	Life (Restricted to the servicing of Ontario policies issued prior to May 31, 1978, and payment of claims thereunder), Accident and Sickness.
Constitution Insurance Company of Canada, 500 University Avenue, 4th Floor, Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.
Continental Assurance Company, 110 Yonge Street, Toronto, Ontario M5C 1V2 R. Law, Chief Agent	Life, Accident and Sickness.
Continental Casualty Company, 160 Bloor Street East, Toronto, Ontario M4W 1C1 J. E. Stephens, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
The Continental Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Contingency Insurance Company Limited, 786 King Street East, Hamilton, Ontario L8N 3S3 John Conway Stradwick, Jr., Chief Agent	Fire, Accident, Boiler and Machinery (excluding Machinery), Inland Transportation, Liability, Plate Glass, Property Damage and Theft.
Co-Operative Fire and Casualty Company, Priory Square, Guelph, Ontario N1H 6P8 C. J. Brennan, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Co-operative Life Insurance Company, Priory Square, Guelph, Ontario N1H 6P8 C. J. Brennan, Chief Agent	Life.
Co-Operators Insurance Association, Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness. Theft and Weather.
Co-Operators Life Insurance Association, Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Life, Accident and Sickness.
Cornhill Insurance Company, Limited, Suite 300, 111 Avenue Road, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Coronation Insurance Company, Limited, 181 Bay Street, Toronto, Ontario M5J 1K6 Th. Burnard, Chief Agent	Accident, Aircraft, Automobile, Fidelity, Hail, Property, Public Liability and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Credit Life Insurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
Crown Life Insurance Company, 120 Bloor Street East, Toronto, Ontario M4W 1B8 R. C. Dowsett, Chief Agent	Life, Accident and Sickness.
Cumis Insurance Society, Inc., Box 65, Hamilton, Ontario L8N 3B2 J. L. Lanctot, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft.
Cumis Life Insurance Company (La Compagnie d'Assurance-Vie Cumis), 151 North Service Road, Burlington, Ontario L7R 4C2 J. C. Lanctot, Chief Agent	Life, Accident and Sickness (to the extent authorized by its instrument of incorporation).
Cuna Mutual Insurance Society (La Société d'Assurance Cuna Mutuelle), P.O. Box 65, Hamilton, Ontario L8N 3B2 J. L. Lanctot, Chief Agent	Life, Accident and Sickness Insurance (limited to the writing of insurance on the lives of members of credit unions).
D	
The Dominion Insurance Corporation, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine and Surety.
The Dominion Life Assurance Company, 111 Westmount Road, Waterloo, Ontario N2J 4C6 J. S. Acheson, Chief Agent	Life, Accident and Sickness.
The Dominion of Canada General Insurance Company, 165 University Avenue, Toronto, Ontario M5H 3B9 F. G. Elliott, Chief Agent	Life (excluding insurance on the participating plan), Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Drake Insurance Company Limited, 20 Victoria Street, Suite 605, Toronto, Ontario M5C 2N8 J. E. Plumb, Chief Agent	Marine.
E	
Eagle Star Insurance Company Limited, Suite 201, 180 Bloor Street West, Toronto, Ontario M5S 2V6 M. P. Greening, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Eaton/Bay Insurance Company, 1235 Bay Street, Toronto, Ontario M5R 3L4 G. D. Wotherspoon, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Eaton/Bay Life Assurance Company, 1235 Bay Street, Toronto, Ontario M5R 3L4 G. D. Wotherspoon, Chief Agent	Life, Accident and Sickness.
Ecclesiastical Insurance Office, Limited, Suite 1707, 2300 Yonge Street, Toronto, Ontario M4P 1E4 P. C. Mangin, Chief Agent	Liability and Property.
Economical Mutual Insurance Company, 10 Duke Street West, P.O. Box 700, Kitchener, Ontario N2G 4C1 J. T. Hill, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft, Weather and Workmen's Compensation.
L'Economie Mutuelle d'Assurance, Room 702, 100 Sparks Street, Ottawa, Ontario A. Giroux, Chief Agent	Life, Accident and Sickness.
Elite Insurance Company, Suite 400, 200 University Avenue, Toronto, Ontario M5H 2K4 J. Macdonald, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Emmco Insurance Company, 45 Sheppard Avenue East, Willowdale, Ontario M2N 5W9 Don E. Wilson, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
The Empire Life Insurance Company, (L'Empire, Compagnie d'Assurance-Vie), 243 King Street East, Kingston, Ontario K7L 4Y4 J. S. Wason, Chief Agent	Life, Accident and Sickness.
Employers Mutual Liability Insurance Company of Wisconsin, P.O. Box 25, Suite 400, 55 University Avenue, Toronto, Ontario M5J 2H7 J. B. Harrison, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Employers Reinsurance Corporation, 199 Bay Street, Toronto, Ontario M5J 1L4 J. L. Beamish, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.
English & American Insurance Company, Limited, Suite 1060, 48 Yonge Street, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Aircraft, Automobile, Liability, Marine and Property.
The Equitable Life Assurance Society of the United States, c/o Osler, Hoskin & Harcourt, P.O. Box 50, First Canadian Place, Toronto, Ontario M5X 1B8 E. J. M. Huycke, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Equitable Life Insurance Company of Canada, One Westmount Road North, Waterloo, Ontario N2J 4C7 T. R. Suttie, Chief Agent	Life, Accident and Sickness.
The Excelsior Life Insurance Company, (L'Excelsior, Compagnie d'Assurance-Vie), 20 Toronto Street, Toronto, Ontario M5C 2C4 G. N. Farquhar, Chief Agent	Life, Accident and Sickness.
F	
Family Life Assurance Company, Royal Bank Plaza, P.O. Box 38, Toronto, Ontario M5J 2J7 David Butler, Chief Agent	Life.
Federal Home Life Insurance, Suite 702, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J7 J. N. Drouin, Chief Agent	Life, Accident and Sickness.
Federal Insurance Company, Suite 1200, York Centre, 145 King Street West, Toronto, Ontario M5H 3L2 P. B. Smith, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Federated Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent, c/o McLean, Lyons & Kerr	Life, Accident and Sickness.
Federated Mutual Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent, c/o McLean, Lyons & Kerr	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Federation Insurance Company of Canada, Suite 309, 180 Dundas Street West, Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Fidelity Insurance Company of Canada, 4 King Street West, 15th Floor, Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Fidelity Life Assurance Company, Suite 701, 931 Yonge Street, Toronto, Ontario M4W 2H2 Fred W. Taylor, Chief Agent	Life.
Financial Life Assurance Company of Canada, 250 University Avenue, Toronto, Ontario M5H 3G9 Robert A. F. Sutherland, Q.C., Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Fire Insurance Company of Canada, 85 Richmond Street West, Toronto, Ontario Graham Dutton, Chief Agent	Automobile, Liability and Property (as a discontinuing company).
Fireman's Fund American Life Insurance Company, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Life, Accident and Sickness.
Fireman's Fund Insurance Company, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Fireman's Fund Insurance Company of Canada, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
First National Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Florists' Mutual Insurance Company, 29 Talbot Street East, Leamington, Ontario W. K. Otton, Chief Agent	Liability and Property.
Ford Life Insurance Company, 797 Don Mills Road, Don Mills, Ontario R. J. Labadie, Chief Agent	Life, Accident and Sickness.
Foremost Insurance Company, Grand Rapids, Michigan, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Chief Agent, c/o McLean, Lyons & Kerr	Fire, Accident, Aircraft, Automobile, Credit, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Foresters Indemnity Company (L'Indemnite Compagnie des Forestiers), 789 Don Mills Road, Don Mills, Ontario M3C 1T9 John J. Choate, Chief Agent	Property, Liability, Accident and Sickness.
The Franklin Life Insurance Company, Suite 900, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Gamble Alden Life Insurance Company, 365 Bay Street, Toronto, Ontario C. T. Corporation System (Canada), Ltd., Chief Agent	Life, Accident and Sickness.
The General Accident Assurance Company of Canada, 357 Bay Street, Toronto, Ontario M5H 2T9 J. E. Burns, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
General American Life Insurance Company, P.O. Box 31, Commerce Court West, Toronto, Ontario M5L 1B2 Wallace D. Cox, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
General Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
General Reasssurance Corporation, First Canadian Place, Toronto, Ontario M5X 1B3 John A. Orr, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance). On the condition that ownership of the company remains with General Reinsurance Corporation.
General Reinsurance Corporation, 44 King Street West, Suite 1600, Toronto, Ontario M5H 1E2 Angus Robinson, Jr., Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
General Security Insurance Company of Canada, (La Sécurité Compagnie d'Assurances Générales du Canada), Suite 1012, 40 University Avenue, Toronto, Ontario H2L 4E2 D. M. Hisey, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Gerling Global General Insurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 Ake Brandin, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Gerling Global Life Insurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 K. H. Klaeser, Chief Agent	Life, Accident and Sickness.
Gerling Global Reinsurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 Ake Brandin, Chief Agent	Life, Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Ins Urance
Gibraltar General Insurance Company, Suite 700, 200 Queen's Avenue, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Guarantee, Hail, Liability, Marine and Property.
Globe Life Insurance Company, Sherway Office Tower, Suite 303, 701 Evans Tower, Etobicoke, Ontario M9C 1A3 J. E. Harris, Chief Agent	Life, Accident and Sickness, Upon the condition that the words "incorporated under the laws of the State of Illinois, U.S.A." will be used in conspicuous relation to the name "Globe Life Insurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material.
Gore Mutual Insurance Company, 252 Dundas Street, Cambridge, Ontario N1R 5T3 D. D. McKay, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
Grain Insurance and Guarantee Company, Suite 501, 19 Richmond Street West, Toronto, Ontario M5H 1Y9 Wallace D. Cox, Chief Agent	Fire, Accident, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Theft and Weather.
Great American Insurance Company, P.O. Box 351, Suite 1800, Commerce Court West, Toronto, Ontario M5L 1H4 J. P. Bassel, Chief Agent c/o Bassel, Sullivan et al.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Great Eastern Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Great Lakes Reinsurance Company, Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 Malcolm H. McLachlan, Chief Agent	Life, Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Surety and Credit (limited to the business of reinsurance).
The Great-West Life Assurance Company, (La Great-West, Compagnie d'Assurance-Vie), 14th Floor, Richmond-Adelaide Centre, 120 Adelaide Street West, Toronto, Ontario M5H 1V4 J. R. Ross, Chief Agent	Life, Accident and Sickness.
The Guarantee Company of North America, Frank Cowan Company Ltd., Princeton, Ontario Frank Cowan, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Guardian Insurance Company of Canada, 181 University Avenue, Toronto, Ontario M5H 3M7 G. Alexander, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
H	
The Halifax Insurance Company, 1303 Yonge Street, Toronto, Ontario M4T 1W9 W. L. Williams, Chief Agent W. L. Williams, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
The Hanover Insurance Company, P.O. Box 144, Toronto-Dominion Centre, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Accident and Sickness, Hail, Liability and Property.
The Hartford Fire Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Hartford Life Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Life, Accident and Sickness.
The Hartford Steam Boiler Inspection and Insurance Company, 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery (limited to contracts of reinsurance).
Herald Insurance Company, 155 University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent	Accident and Sickness, Aircraft, Automobile, Fidelity, Liability, Property and Surety.
Heritage Life Assurance Company, P.O. Box 491, Commerce Court North, Toronto, Ontario M5L 1G3 D. T. Loucks, Chief Agent	Life, Accident and Sickness.
Highlands Insurance Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. Douglas Gibson, Chief Agent	Automobile, Aircraft, Hail, Fidelity, Liability, Property and Surety.
The Home Insurance Company, Suite 1100, 790 Bay Street, Toronto, Ontario M5G 2A4 G. J. Cunningham, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
I	
Ideal Mutual Insurance Company, Suite 1413, 44 Victoria Street, Toronto, Ontario M5C 1Y2 A. J. Barnes, Chief Agent	Automobile, Employers' Liability, Marine and Public Liability.
The Imperial Life Assurance Company of Canada, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N7 W. G. Munro, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
INA Insurance Company of Canada (INA du Canada Compagnie d'Assurance), 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 M. R. Knorr, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Independence Life and Accident Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Accident and Sickness.
Industrial Life Insurance Company, 150 Eglinton Avenue East, Toronto, Ontario T. G. Tuck, Chief Agent	Life, Accident and Sickness.
Insmor Mortgage Insurance Company, Suite 3304, P.O. Box 56, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5H 1E7 D. R. Smith, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property, resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Insurance Company of North America, Suite 505, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety Insurance.
The Insurance Corporation of Ireland Limited, Suite 2450, South Tower Royal Bank Plaza, P.O. Box 63, Toronto, Ontario M5J 2J2 Kenneth W. Evans, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
J	
John Hancock Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
K	
Kanata Reinsurance Company (La Compagnie de Reassurance Kanata), Suite 605, 20 Victoria Street, Toronto, Ontario M5C 2N8 F. J. Chilcott, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
L	
The Laurentian Mutual Assurance Company (La Laurentienne Compagnie Mutuelle d'Assurance), Suite 200, 211 Rideau Street, Ottawa, Ontario K1N 5Y3 R. G. Bertrand, Chief Agent	Life, Accident and Sickness.
Laurier Life Insurance Company, 295 The West Mall, Etobicoke, Ontario M9C 4Z9 H. D. Haney, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Lawyers Title Insurance Corporation, Suite 202, 738 Sheppard Avenue East, Willowdale, Ontario M2K 1C4 D. L. Gibson, Chief Agent	Title (provided, however, that no policy of Title Insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured, from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Liberty Mutual Fire Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
Liberty Mutual Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
Life Insurance Company of North America, Suite 709, 141 Adelaide Street West, Toronto, Ontario M5H 3L5 J. R. Soper, Chief Agent	Life, Accident and Sickness.
The Lincoln National Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
Lombard Insurance Company, Limited, 439 University Avenue, Toronto, Ontario M5W 1B6 E. B. Dale, Chief Agent	Marine (limited to contracts of reinsurance).
The London Assurance, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability and Surety.
London-Canada Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
London & Edinburgh General Insurance Company of Canada, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Aircraft, Automobile, Hail, Property and Liability Insurance.
London and Midland General Insurance Company, 201 Queens Avenue, London, Ontario N6A 1J1 A. D. Murray, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
London Life Insurance Company, 255 Dufferin Avenue, London, Ontario N6A 4K1 A. H. Jeffery, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Loyal Protective Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X3 F. Eberlin, Chief Agent	Life, Accident and Sickness.
Lumbermens Mutual Casualty Company, 88 University Avenue, Toronto, Ontario M5J 1T6 Ivan O. Ace, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Lumbermen's Underwriting Alliance, Room 207, 9350 Yonge Street, Richmond Hill, Ontario L4C 5G2 Ronald G. Wilbur, Chief Agent	Property.
M	
Maccabees Mutual Life Insurance Company, 1120 Ouellette Avenue, Windsor, Ontario N9A 1C9 C. Richer, Chief Agent	Life, Accident and Sickness.
The Manufacturers Life Insurance Company (La Compagnie d'Assurance-Vie Manufacturers), 200 Bloor Street East, Toronto, Ontario M4W 1E5 E. S. Jackson, Chief Agent	Life (and as a discontinuing company in the following classes) Accident and Sickness.
Maplex General Insurance Company, 3228 South Service Road, Burlington, Ontario L7N 3H8 C. A. Blair, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Marine Indemnity Insurance Company of America, Suite 1060, 48 Yonge Street, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Property and Marine.
Maritime Insurance Company Limited, 60 Yonge Street, Toronto, Ontario M5E 1H5 R. H. Stevens, Chief Agent	Inland Transportation and Marine.
The Maritime Life Assurance Company, Suite 350, 25 Overlea Boulevard, Toronto, Ontario M4H 1B4 D. A. Wilkins, Chief Agent	Life, Accident and Sickness.
Markel Insurance Company of Canada, Suite 516, 500 University Avenue, Toronto, Ontario M5G 1W1 G. E. Goodchild, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety.
Maryland Casualty Company, Suite 405, 200 Consumers Road, Willowdale, Ontario M2J 4R4 William K. Miller, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Maryland Life Insurance Company of Baltimore, Suite 300, 85 Bloor Street East, Toronto, Ontario M4W 1B4 I. S. Paterson, Chief Agent	Life, Accident and Sickness.
Massachusetts Indemnity and Life Insurance Company, c/o McLean, Lyons & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Accident and Sickness.
Massachusetts Mutual Life Insurance Company, c/o McLean, Lyons & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
The Mercantile and General Reinsurance Company of Canada, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 D. M. Batten, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Marine, Boiler and Machinery, Credit, Fidelity, Hail, Liability and Surety Insurance (limited to the business of reinsurance).
The Mercantile and General Reinsurance Company Limited, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 I. C. Michie, Chief Agent (Life Business) D. M. Batten, Chief Agent (General Business)	Workmen's Compensation, Life, Property, Accident and Sickness, Aircraft, Marine, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Surety (limited to the business of reinsurance).
Metropolitan Life Insurance Company (La Metropolitaine, Compagnie d'Assurance Vie), 99 Bank Street, Ottawa, Ontario K1P 5A3 J. P. Maurer, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
Midland Insurance Company, Riddell, Stead and Company, Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Automobile and Inland Transportation.
The Ministers Life and Casualty Union, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
The Minnesota Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life.
The Missisquoi and Rouville Insurance Company, 10 Duke Street West, Kitchener, Ontario N2G 4C1 John A. Vila, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability and Theft.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Monarch Life Assurance Company, 604-200 Consumers Road, Willowdale, Ontario M2J 4P4 P. Angelini, Chief Agent	Life, Accident and Sickness.
Montreal Life Insurance Company, Suite 2400, 44 King Street West, Toronto, Ontario M5H 1G9 W. S. Walton, Chief Agent	Life, Accident and Sickness.
MONY Life Insurance Company of Canada, 1500 North American Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 J. T. Birkenshaw, Chief Agent	Life, Accident and Sickness.
The Mortgage Insurance Company of Canada, P.O. Box 14, 401 Bay Street, Toronto, Ontario M5H 2Y4 R. T. Ryan, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Motors Insurance Corporation, 1125B Leslie Street, Don Mills, Ontario M3C 2K4 S. G. Stoker, Chief Agent	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Inland Transportation, Liability and Surety.
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft), (Life Branch), Suite 1004, 55 Yonge Street, Toronto, Ontario M5E 1J4 E. H. Heeney, Chief Agent	Life (limited to the business of reinsurance).
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft), (Non-Life Branch), Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 J. M. Coker, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine and Surety (limited to the business of reinsurance).
Munich Reinsurance Company of Canada, Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 J. M. Coker, Chief Agent	Workmen's Compensation, Property, Accident and Sickness, Aircraft, Automobile, Marine, Boiler and Machinery, Credit, Fidelity, Hail, Liability and Surety (limited to the business of reinsurance).
The Mutual Life Assurance Company of Canada, 227 King Street South, Waterloo, Ontario N2J 4C5 J. H. Panabaker, Chief Agent	Life, Accident and Sickness.
The Mutual Life Insurance Company of New York, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 Miss Helen Kennedy, Chief Agent	Life, Accident and Sickness.
Mutual of Omaha Insurance Company (La Mutuelle d'Omaha, Compagnie d'Assurance), 500 University Avenue, Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
N	
National Employers' Mutual General Insurance Association Limited, Suite 600, 65 Queen Street West, Toronto, Ontario M5H 2H6 H. A. Phillips, Q.C., Chief Agent c/o Phillips and Phillips	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
National Fidelity Life Insurance Company, Suite 503, 199 Bay Street, Toronto, Ontario M5J 1L4 John L. Beamish, Chief Agent	Life, Accident and Sickness.
The National Life Assurance Company of Canada, 522 University Avenue, Toronto, Ontario M5G 1Y7 C. T. P. Galloway, Chief Agent	Life, Accident and Sickness.
The National Reinsurance Company of Canada, c/o Reinsurance Management Company of Canada, Inc., Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 A. H. Ross, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Nationwide Mutual Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation (limited to contracts of reinsurance).
Netherlands Reinsurance Group N.V. (Nederlandse Reassurantie Groep N.V.), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Accident and Sickness, Automobile, Liability, Marine and Property (limited to contracts of reinsurance).
New England Mutual Life Insurance Company, c/o Tory, Tory, DesLauriers and Binnington, P.O. Box 20, Royal Bank Plaza, Toronto, Ontario M5J 2K1 B. W. Shields, Chief Agent	Life, Accident and Sickness.
New Hampshire Insurance Company, Suite 1616, 145 King Street West, Toronto, Ontario M5H 3J7 James E. Smith, Chief Agent	Automobile, Liability and Property.
The New India Assurance Company, Limited, P.O. Box 144, Toronto-Dominion Centre, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
New York Life Insurance Company, 443 University Avenue, Toronto, Ontario S. R. Johnson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The New Zealand Insurance Company, Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 A. U. Lind, Chief Agent	Property, Inland Transportation and Marine.
Niagara Fire Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Nordisk Reinsurance Company, Limited (Aktieselskabet Nordisk Gjenforsikrings Selskab), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Liability and Property (limited to contracts of reinsurance).
North American Company for Property and Casualty Insurance, 2 St. Clair Avenue West, Toronto, Ontario M4V 1L8 T. P. Flynn, Chief Agent	Accident and Sickness, Automobile, Hail, Marine and Property.
North American Life Assurance Company, 105 Adelaide Street West, Toronto, Ontario M5H 1R1 D. W. Pretty, Chief Agent	Life, Accident and Sickness.
North American Life and Casualty Company, Suite 1500, North American Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 H. D. Russel, Chief Agent	Life, Accident and Sickness.
North American Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. G. Swail, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
North American Reinsurance Corporation, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. F. Clark, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to contracts of reinsurance).
The Northern Life Assurance Company of Canada, 380 Wellington Street, London, Ontario N6A 4G3 G. L. Bowie, Chief Agent	Life, Accident and Sickness.
Northumberland General Insurance Company, P.O. Box 247, Toronto-Dominion Centre, Toronto, Ontario M5K 1J5 J. B. Prendergast, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Liability and Property.
The North Waterloo Farmers Mutual Insurance Company, P.O. Box 397, Waterloo, Ontario N2J 4B1 G. MacIntyre, Chief Agent	Hail, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The North West Life Assurance Company of Canada, 120 Warren Road, Toronto, Ontario J. G. Wintermeyer, Chief Agent	Life, Accident and Sickness.
Norwich Union Fire Insurance Society, Limited, 60 Yonge Street, Toronto, Ontario M5E 1H5 R. H. Stevens, Chief Agent	Marine and Inland Transportation, (and as a discontinuing company in the following classes), Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Norwich Union Life Insurance Society, 60 Yonge Street, Toronto, Ontario M5E 1H5 H. Taylor, Chief Agent	Life.
Norwich Winterthur Reinsurance Corporation Limited, c/o Reinsurance Management Co. of Canada, Inc., Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 M. W. Donald, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
O	
Occidental Life Insurance Company of California, 379 Dufferin Street, London, Ontario F. E. Underhill, Chief Agent	Life, Accident and Sickness.
Occidental Life Insurance Company of Canada, 2180 Yonge Street, P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4 R. O. Purcifull, Chief Agent	Life.
Old Republic Insurance Company, P.O. Box 557, 795 King Street East, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Old Republic Life Insurance Company, P.O. Box 557, 795 King Street East, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Life, Accident and Sickness, "limited to the transaction of business in connection with policies issued prior to January 1, 1975, and to the business of reinsurance, except that the Company is authorized to continue insuring a resident of Ontario, under a creditor's group life insurance and/or a creditor's group accident and sickness insurance policy".
Olympic Insurance Company, 7th Floor, 2180 Yonge Street, Toronto, Ontario M4S 2C2 T. J. Gonsalves, Chief Agent	Fire (limited to Personal Property), Automobile, Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property).
The Omaha Indemnity Company, 4th Floor, 500 University Avenue, Toronto, Ontario M5G 1V9 T. Childs, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Ontario Motorist Insurance Company, 2 Carlton Street, Toronto, Ontario M5B 1K4 N. D. Gaskin, Chief Agent	Automobile, Accident and Sickness, Liability and Property Insurance.
Ontario Mutual General Insurance Company, P.O. Box 250, Grand Valley, Ontario L0N 1G0 D. T. Tombs, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Hail, Liability and Property.
The Orion Insurance Company, Limited, P.O. Box 144, Toronto-Dominion Centre, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Otter Dorchester Mutual Insurance Company, P.O. Box 489, Norwich, Ontario N0J 1P0 R. G. Black, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
P	
Pacific Employers Insurance Company, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee (limited to Fidelity), Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Pafco Insurance Company, Limited, 60 Yonge Street, M5E 1H7 A. A. Keating, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather.
La Paix General Insurance Company of Canada, Suite 200, 211 Rideau Street, Ottawa, Ontario R. G. Bertrand, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Pan American Family Insurance Corporation, Suite 1000, 365 Bay Street, Toronto, Ontario M5H 2V3 D. G. Lash, Chief Agent	Life, Accident and Sickness.
The Paul Revere Life Insurance Company, P.O. Box 5044, Burlington, Ontario J. C. Davey, Chief Agent	Life, Accident and Sickness.
Pearl Assurance Company, Limited, Suite 201, 180 Bloor Street West, Toronto, Ontario M5S 2V6 M. P. Greening, Chief Agent	Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
The Penn Mutual Life Insurance Company, P.O. Box 50, First Canadian Place, Toronto, Ontario M5X 1B8 S. Thom, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Pennsylvania Life Insurance Company, c/o McLean, Lyons and Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent	Life, Accident and Sickness.
The Personal Insurance Company of Canada, Suite 709, 701 Evans Avenue, Toronto, Ontario M9C 1A3 H. P. Johne, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Perth Insurance Company, 210 Water Street, Stratford, Ontario N5A 6V3 H. G. Livingstone, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
PHF Life Insurance Company, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J7 Jules N. Drouin, Chief Agent	Life, Accident and Sickness.
Philadelphia Manufacturers' Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNicol, Chief Agent	Property, Boiler and Machinery.
Philadelphia Reinsurance Corporation, Suite 800, 55 University Avenue, Toronto, Ontario M5J 2K4 N. S. Reid, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine and Property (limited to the business of reinsurance).
Phoenix Assurance Company, Limited, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Phoenix Assurance Company of Canada, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Phoenix Insurance Company (Hartford, Conn.), Suite 900, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft (as a discontinuing company).
Phoenix Mutual Life Insurance Company, Suite 900, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Pierce National Life Insurance Company, Suite 3000, 390 Bay Street, Toronto, Ontario M5H 2Y2 Ian W. Outerbridge, Q.C., Chief Agent	Life.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Pilot Insurance Company, 90 Eglinton Avenue West, Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Pitts Insurance Company, P.O. Box 3357, 201 King Street, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft.
Pitts Life Insurance Company, P.O. Box 3357, 201 King Street, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Life, Accident and Sickness.
The Portage la Prairie Mutual Insurance Company, Suite 202, 103 Lakeshore Road, North End Plaza, St. Catharines, Ontario Donald J. Pollock, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Premier Insurance Company 4th Floor, 199 Bay Street, Toronto, Ontario M5J 1L4 Helen M. McCallum, Chief Agent	Automobile.
Presbyterian Ministers' Fund, Suite 310, 40 Wynford Drive, Don Mills, Ontario M3C 1J5 K. G. Clarke, Chief Agent	Life.
Les Prevoyants du Canada, (The Canadian Provident), Suite 2500, 1 First Canadian Place, Toronto, Ontario M5X 1A9 Arthur S. Labatt, C.A., Chief Agent c/o Bolton, Tremblay and Company	Life, Accident and Sickness.
Les Prevoyants du Canada, (Fonds de Pension), Suite 2500, 1 First Canadian Place, Toronto, Ontario M5X 1A9 Arthur S. Labatt, C.A., Chief Agent c/o Bolton, Tremblay and Company	Life (limited to pension fund contracts).
Principal Life Insurance Company of Canada, 250 University Avenue, Toronto, Ontario W. C. Campbell, Chief Agent	Life.
Protection Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNicol, Chief Agent	Property, Boiler and Machinery.
Providence Washington Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 N. C. March, Chief Agent	Fire, Accident, Aircraft (limited to insurance against loss of, or damage to an aircraft), Automobile, Employers' Liability, Inland Transportation, Marine, Property Damage, Public Liability, Sprinkler Leakage and Weather.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Provident Alliance Life Insurance Company, 201 Queens Avenue, London, Ontario N6A 4M5 A. D. Murray, Chief Agent	Life, Accident and Sickness (limited to the writing of policies issued to creditors in respect of the lives of debtors and the Company may use the name "The Patriot Life Insurance Company" in the transaction of its business in Ontario).
The Provident Assurance Company (La Prevoyance Compagnie d'Assurances), c/o McLean, Lyons & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 Robin B. Cumine, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Mortgage, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer), Weather and Workmen's Compensation (as a discontinuing Company).
Provident Life and Accident Insurance Company, Suite 1000, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
The Prudential Assurance Company, Limited (of England), Suite 300, 141 Adelaide Street West, Toronto, Ontario M5H 3L9 F. J. Higgins, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property, Surety and Workmen's Compensation.
The Prudential Insurance Company of America, 4 King Street West, Toronto, Ontario M5H 1B7 W. J. D. Lewis, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
Prudential Reinsurance Company, 4 King Street West, Toronto, Ontario M5H 1B7 T. D. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety limited to the business of reinsurance, and on the condition that the words "of America" will be used in conspicuous relation to the name "Prudential Reinsurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material used in Ontario.
Q	
Quebec Assurance Company, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
QBE Insurance Limited, c/o Phillips & Phillips, Suite 600, 65 Queen Street West, Toronto, Ontario M5H 2H6 Howard Phillips, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Explosion, Inland Transportation, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and Marine (as a discontinuing Company).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
R	
The Reinsurance Corporation of New York, Coopers & Lybrand, York Centre, 145 King Street West, Toronto, Ontario M5H 1V8 H. Hartley, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness and Theft (limited to contracts of reinsurance).
Reliable Life Insurance Company, P.O. Box 557, 795 King Street East, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Life, Accident and Sickness.
Reliance Insurance Company, 100 University Avenue, Toronto, Ontario M5J 1W1 R. J. McCormick, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety Insurance.
Retail Lumbermen's Inter-Insurance Exchange, 400 Union Tower Building, 191 Lombard Avenue, Winnipeg, Manitoba R3B 0X1 Frank L. Cvitkovitch, Chief Agent	Fire and Weather.
The Retail Lumbermen's Mutual Fire Insurance Company, 365 Bay Street, Toronto, Ontario M5H 2V1 C. R. MacMillan, Q.C., Chief Agent	Fire.
Royal Exchange Assurance of America, Inc., Suite 1060, 48 Yonge Street, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Property and Marine.
Royal General Insurance Company of Canada, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Royal Insurance Company of Canada, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Royal Insurance Company Limited, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Life.
S	
Safeco Insurance Company of America, Box 3000, Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Safeco Life Insurance Company, Box 3000, Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
St. Paul Fire and Marine Insurance Company, 25 Adelaide Street West, Toronto, Ontario M5H 3N7 Barry L. Wilson, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employer's Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Scottish & York Insurance Co. Limited, Suite 1700, 155 University Avenue, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Fidelity, Hail, Liability, Marine, Property and Surety.
Scottish Canadian Assurance Corporation, 357 Bay Street, Toronto, Ontario J. E. Burns, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
The Scottish Union and National Insurance Company, 60 Yonge Street, Toronto, Ontario M5E 1H5 R. H. Stevens, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather (as a discontinuing company).
Seaboard Life Insurance Company, #1112-111 Richmond Street West, Toronto, Ontario T. H. Popel, Chief Agent	Life, Accident and Sickness.
Seaboard Surety Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent	Guarantee, Inland Transportation, Public Liability and Theft.
Security Insurance Company of Hartford, 45 Charles Street East, Toronto, Ontario Alan G. Symons, Chief Agent	Automobile, Marine, Property and Liability.
Security Mutual Casualty Company, 700 Bay Street, Toronto, Ontario M5G 1N4 George Ayton, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability Property.
Security National Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent	Property, Accident and Sickness.
Sentry Insurance A Mutual Company, 700 Bay Street, Toronto, Ontario M5G 1N4 George Ayton, Chief Agent	Aircraft (restricted to the servicing of business assumed from Middlesex Insurance Company), Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Simcoe & Erie General Insurance Company, 786 King Street East, Hamilton, Ontario L8N 3S3 J. C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Skandia Insurance Company, Suite 1600, 55 University Avenue, Toronto, Ontario M5J 2H7 T. D. A. M. Verspyck, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Société Commerciale de Reassurance, Suite 700, 200 Queens Avenue, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Life, Property, Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability and Surety (limited to the business of reinsurance).
The Sovereign General Insurance Company, 1320 Yonge Street, Toronto, Ontario M4T 1X8 D. J. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety Insurance.
The Sovereign Life Assurance Company of Canada, 1320 Yonge Street, Toronto, Ontario M4T 1X8 W. R. Livingston, Chief Agent	Life.
The Standard Life Assurance Company, 44 Eglinton Avenue West, Toronto, Ontario B. H. Spurr, Chief Agent	Life.
The Stanstead & Sherbrooke Insurance Company, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Property and Surety.
State Farm Fire and Casualty Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. MacKenzie, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
State Farm Life Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 G. Archambault, Chief Agent	Life.
State Farm Mutual Automobile Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. A. MacKenzie, Chief Agent	Accident and Automobile.
State Mutual Life Assurance Company of America, Suite 900, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Stonewall Insurance Company, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Aircraft and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Storebrand International Reinsurance Company Limited, 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Life, Accident and Sickness, Automobile, Liability, Marine and Property (limited to the business of reinsurance).
The Strathcona General Insurance Company (La Compagnie d'Assurances Generals Strathcona). Suite 500, 331, Cooper Street, Ottawa, Ontario K2P 0G5 P. Titley, Chief Agent	Liability and Property.
Sun Alliance Insurance Company, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Sun Alliance and London Assurance Company Limited, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Life.
Sun Life Assurance Company of Canada, 200 University Avenue, Toronto, Ontario M5H 3C7 H. W. Gustafson, Chief Agent	Life, Accident and Sickness.
Swiss Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. F. Clark, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Switzerland General Insurance Company Limited, Suite 309, 180 Dundas Street West, Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Marine and as a discontinuing company in the following classes: Automobile, Liability and Property.
T	
Teachers Insurance and Annuity Association of America, 165 University Avenue, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent	Life, Accident and Sickness.
The Tokio Marine and Fire Insurance Company Limited, P.O. Box 4024, Terminal A, Toronto, Ontario M5W 1K1 W. G. Pendergast, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety Insurance.
Toronto General Insurance Company, 170 University Avenue, Toronto, Ontario M5W 1K4 R. E. Bethell, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Toronto Mutual Life Insurance Company, 112 St. Clair Avenue West, Toronto, Ontario M4V 2Y3 J. T. English, Chief Agent	Life.
Traders General Insurance Company, 170 University Avenue, Toronto, Ontario M5W 1K4 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Transamerica Insurance Company, 2180 Yonge Street, Toronto, Ontario M4S 2C2 John Robertson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety Insurance.
Transport Indemnity Company, Suite 206, 5200 Dixie Road, Mississauga, Ontario L4W 1E4 P. Went, Chief Agent	Aircraft, Automobile, Liability, Property and Surety.
Transport Insurance Company, Suite 1201, 250 Bloor Street East, Toronto, Ontario M4W 3K8 B. A. McDonald, Chief Agent	Automobile, Liability and Property.
The Travelers Indemnity Company, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and and Surety.
Travelers Indemnity Company of Canada, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Surety.
The Travelers Insurance Company, Suite 2500, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Chief Agent c/o Cassels, Brock	Life, Accident, Aircraft (limited to insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile (limited to insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Employers' Liability, Public Liability (excluding Property Damage), Sickness and Workmen's Compensation.
Travelers Life Insurance Company of Canada, 165 University Avenue, Toronto, Ontario M5H 3C2 John W. Graham, Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Truck Insurance Exchange, 145 King Street West, Toronto, Ontario M5H 1V8 D. H. Atkins, Chief Agent	Accident, Automobile, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
U	
Underwriters National Assurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Accident and Sickness (on a terminating basis, restricted solely to the servicing of existing Ontario Contracts and payment of claims thereunder).
Unigard Mutual Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 Wilson E. McLean, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
The Union Marine and General Insurance Company, Limited, P.O. Box 219-A, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Inland Transportation and Marine (as a discontinuing company).
Union Mutual Life Insurance Company, (L'Union Mutuelle Compagnie d'Assurance Vie), 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
Union Reinsurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Automobile, Liability, Marine and Property (limited to the business of reinsurance).
United American Insurance Company, Suite 64, 1262 Don Mills Road, Don Mills, Ontario Mrs. Helen E. V. Lewis, Chief Agent	Life, Accident and Sickness.
United Benefit Life Insurance Company, 500 University Avenue, Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
United Canada Insurance Company, 8th Floor, 155 University Avenue, Toronto, Ontario M5H 3B7 D. J. Reid, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation.
United Investment Life Assurance Company, c/o McMillan Binch, Box 38, Royal Bank Plaza, Toronto, Ontario J. A. Paterson, Chief Agent	Life, (restricted to service of existing policyholders and claims arising thereunder).
The United Provinces Insurance Company, Suite 405, 359 Kent Street, Ottawa, Ontario K2P 0R6 Guy Deserres, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
United States Fidelity and Guaranty Company, 15th Floor, 4 King Street West, Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
United States Fire Insurance Company, 155University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Unity Fire and General Insurance Company, Suite 300, 111 Avenue Road, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Upper Canada Insurance Company, Suite 710, 67 Yonge Street, Toronto, Ontario M5E 1J8 Tom Hanson, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft.
Utica Mutual Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage and Theft.
V	
Victoria Insurance Company of Canada, Suite 1700, 155 University Avenue, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Liability and Property.
The Victory Insurance Company, Limited, (Life Branch), Suite 1004, 55 Yonge Street, Toronto, Ontario M5E 1J4 E. H. Heeney, Chief Agent	Life (limited to contracts of reinsurance).
The Victory Insurance Company, Limited, (Non-Life Branch), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
W	
Warner Reciprocal Insurers, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire and Inland Transportation.
Washington National Insurance Company, Suite 900, 105 Adelaide Street West, Toronto, Ontario M5H 1R3 J. F. Perrett, Chief Agent	Life, Accident and Sickness.
The Waterloo Mutual Insurance Company, 14 Erb Street West, Waterloo, Ontario N2J 4C8 Kenneth I. Tyers, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Boiler), Employers' Liability, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Wawanesa Mutual Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather (excluding insurance on the Premium Note Plan).
The Wawanesa Mutual Life Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Life, Accident and Sickness.
The Western Assurance Company, 40 Scott Street, Toronto, Ontario M5E 1L5 A. A. Horsford, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Western General Mutual Insurance Company, Box 37, Woodstock, Ontario N4S 7W6 C. D. Fleming, Chief Agent	Hail, Liability and Property.
The Western Life Assurance Company, P.O. Box 67, 105 Main Street East, Hamilton, Ontario L8N 3B3 F. C. Few, Chief Agent	Life and Accident and Sickness Insurance (limited to the servicing of policies issued prior to January 31, 1975).
Western Surety Company, c/o Morris & Mackenzie Ltd., 1901 Yonge Street, Toronto, Ontario M4S 2Z1 A. W. Robinson, Chief Agent	Guarantee and Theft.
Westmount Life Insurance Company, c/o Stikeman, Elliott, Robarts and Bowman, P.O. Box 85, Commerce Court West, Toronto, Ontario M5L 1B9 Emerson James Arnett, Chief Agent	Life,
Y	
The Yasuda Fire and Marine Insurance Company, Limited, P.O. Box 26, Royal Bank Plaza, Toronto, Ontario M5J 2J1 Donald B. Bridge, Chief Agent	Liability, Property and Surety.
York Fire & Casualty Insurance Company, 7699 Yonge Street, Thornhill, Ontario L3T 2C3 W. R. Bryce, Chief Agent	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Z	
Zurich Insurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 R. N. Mackintosh, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Zurich Life Insurance Company of Canada, 188 University Avenue, Toronto, Ontario M5H 3C3 R. N. Mackintosh, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Algoma Mutual Fire Insurance Company, R.R. #2, Thessalon, Ontario P0R 1L0 Lorne G. Wolgemuth, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Amherst Island Mutual Fire Insurance Company, R.R. #1, Stella, Ontario K0H 2S0 Mrs. J. Miller, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Ayr Farmers' Mutual Fire Insurance Company, P.O. Box 159, Ayr, Ontario N0B 1E0 D. R. Elmes, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company, P.O. Box 684, Picton, Ontario K0K 2T0 A. R. Stickle, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Bertie and Clinton Mutual Fire Insurance Company, Box 17, Fenwick, Ontario L0S 1C0 F. A. Legg, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Blanshard Mutual Fire Insurance Company, R.R. #1, St. Marys, Ontario N0M 2V0 William Hanly, Chief Agent	Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Brant Mutual Fire Insurance Company, 207 Greenwich Street, Brantford, Ontario N3S 2X7 L. E. Knill, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
C	
Caradoc Delaware Mutual Fire Insurance Company, R.R. #5, Mt. Brydges, Ontario N01 1W0 D. Cobban, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Cayuga Mutual Fire Insurance Company, Box 204, Cayuga, Ontario N0A 1E0 Mrs. G. Hedley, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Culross Mutual Fire Insurance Company, Box 173, Teeswater, Ontario N0G 2S0 R. K. Lamont, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
D	
Downie Mutual Fire Insurance Company, R.R. #5, Stratford, Ontario N5A 6S6 E. C. Doerr, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Dufferin Mutual Fire Insurance Company, P.O. Box 117, Shelburne, Ontario L0N 1S0 A. Reimer, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)
(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Dumfries Mutual Fire Insurance Company, 32 Thorne Street, Cambridge (G), Ontario N1R 1S5 G. L. Welsh, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Dunwich Farmers' Mutual Fire Insurance Company, Box 130, Dutton, Ontario N0L 1J0 D. Mylrea, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
E	
East Williams Mutual Fire Insurance Company, R.R. #2, Parkhill, Ontario N0M 2K0 Mrs. J. McLennan, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Ekfrid Mutual Fire Insurance Company, 64 Thames Street, Appin, Ontario N0L 1A0 A. N. May, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Elma Mutual Fire Insurance Company, Atwood, Ontario N0G 1B0 D. Little, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Erie Mutual Fire Insurance Company, Box 100, Fisherville, Ontario N0A 1G0 L. Keith Thomson, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
F	
Farm Mutual Reinsurance Plan Inc., P.O. Box 3428, 2445 Eagle St. North, Cambridge, Ontario N3H 4T3 Bruce Bird, Chief Agent	Automobile, Hail, Liability and Property (limited to contracts of reinsurance).
Farmers' Mutual Fire Insurance Compan (Lindsay), P.O. Box 28, 12-16 Peel Street, Lindsay, Ontario K9V 4R8 D. R. MacKay, Chief Agent	Automobile, Liability (excluding Workmen's Compensasation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Formosa Mutual Fire Insurance Company, Formosa, Ontario N0G 1W0 Vernon T. Inglis, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
G	
Germania Farmers' Mutual Fire Insurance Company, Ayton, Ontario N0G 1G0 Wm. L. Brusso, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Glengarry Farmers' Mutual Fire Insurance Company, Box 159, Alexandria, Ontario K0C 1A0 A. J. McDonald, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)
(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Grenville Patron Mutual Fire Insurance Company, P.O. Box 10, Spencerville, Ontario K0E 1X0 H. R. McGrath, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Grey & Bruce Mutual Fire Insurance Company, Box 658, 262 10th Street, Hanover, Ontario N4N 1P1 G. D. McArthur, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
H	
Halwell Mutual Fire Insurance Company, P.O. Box 60, 812 Woolwich Street, Guelph, Ontario N1H 6N1 K. M. Forsythe, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Hamilton Township Farmers' Mutual Fire Insurance Company, Box 210, 203 Durham Street, Cobourg, Ontario K9A 4K5 Mrs. Joan Grills, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Hay Township Farmers' Mutual Fire Insurance Company, Box 130, Zurich, Ontario N0M 2T0 J. R. Consitt, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of 169 (13) of The Corporations Act.
Howard Mutual Fire Insurance Company, P.O. Box 398, Ridgetown, Ontario N0P 2C0 Ernest C. Koehler, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Howick Farmers' Mutual Fire Insurance Company, Box 2, Wroxeter, Ontario N0G 2X0 R. C. Hutchinson, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
K	
Kent and Essex Farmers' Mutual Fire Insurance Company, Box 356, Chatham, Ontario N7M 5K4 F. M. Fletcher, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
L	
Lambton Mutual Fire Insurance Company Box 520, Watford, Ontario E. Blake Perry, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Lanark County Farmers' Mutual Fire Insurance Company, 16 West Gore Street, Perth, Ontario K7H 2L6 W. H. Shaw, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Lennox and Addington Mutual Fire Insurance Company, Box 174, Napanee, Ontario K7R 3M3 G. D. Walters, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)
(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Lobo Mutual Fire Insurance Company, R.R. #6, Strathroy, Ontario N7G 3H7 J. A. McKenzie, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
London Township Mutual Fire Insurance Company, R.R. #6, London, Ontario N6A 4C1 Mrs. Mary Tackabury, Chief Agent	Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
M	
McGillivray Mutual Fire Insurance Company, P.O. Box 149, Ailsa Craig, Ontario N0M 1A0 C. Hodgins, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
McKillop Mutual Fire Insurance Company, Box 819, Seaforth, Ontario N0K 1W0 Mrs. M. Sharp, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
N	
Norfolk Mutual Fire Insurance Company, 26 Colborne Street North, Simcoe, Ontario N3Y 3T9 Mrs. M. Bannerman, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
North Blenheim Farmers' Mutual Fire Insurance Company, Bright, Ontario N0J 1B0 M. A. Lambert, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
North Kent Mutual Fire Insurance Company, P.O. Box 478, Dresden, Ontario N0P 1M0 K. W. Campbell, Chief Agent	Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
O	
Oxford Mutual Fire Insurance Company, Box 430, 132 Dundas Street, Thamesford, Ontario N0M 2M0 J. Harper, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
P	
Peel Mutual Fire Insurance Company, 103 Queen Street West, Brampton, Ontario L6Y 1M3 B. E. Cunnington, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Peel and Maryborough Mutual Fire Insurance Company, Box 190, Drayton, Ontario N0G 1P0 D. R. MacIntyre, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Prescott Mutual Fire Insurance Company, P.O. Box 280, Alfred, Ontario K0B 1A0 J. M. Leduc, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Concl'd)
(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
S	
South Easthope Farmers' Mutual Fire Insurance Company, Box 33, Tavistock, Ontario N0B 2R0 E. Pellow, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Southwold Farmers' Mutual Fire Insurance Company, R.R. #3, Shedden, Ontario Mrs. E. G. Sells, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
T	
Townsend Farmers' Mutual Fire Insurance Company, Box 297, Waterford, Ontario N0E 1Y0 L. D. Simington, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
U	
Usborne and Hibbert Mutual Fire Insurance Company, Box 423, Exeter, Ontario N0M 1S0 W. D. Burton, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
W	
Wabisa Mutual Fire Insurance Company, P.O. Box 55, Jarvis, Ontario N0A 1J0 R. H. Siefker, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
West Wawanosh Mutual Fire Insurance Company, Dungannon, Ontario N0M 1R0 F. F. Thompson, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Westminster Mutual Fire Insurance Company, P.O. Box 187, Dorchester, Ontario N0L 1C0 Mrs. Norah Harding, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Y	
The Yarmouth Mutual Fire Insurance Company, 51 William Street, St. Thomas, Ontario N5R 3H3 Miss D. V. Evans, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Actra Fraternal Benefit Society, Suite 1116, 415 Yonge Street, Toronto, Ontario M5B 2E7 Bhoop Singh, Chief Agent	Life, Accident and Sickness.
The Associated Canadian Travellers, 725 The Queensway, Toronto, Ontario M8Y 1L4 H. Aaron, Chief Agent	Life and Accident.
C	
Canadian Foresters Life Insurance Society (Forestiers Canadiens, Société d'Assurance-Vie), Box 850, Brantford, Ontario N3T 5S3 J. N. Elder, Chief Agent	Life, Accident and Sickness.
Canadian Slovak Benefit Society, 250 Villaire Avenue, Windsor, Ontario N8S 2J2 L. M. Gorek, Chief Agent	Life, Accident and Sickness.
Canadian Slovak League, 61 Golden Boulevard West, Welland, Ontario L3B 1H5 J. P. Hudak, Chief Agent	Life.
The Canadian Woodmen of the World, 8 Wilson Street West, Perth, Ontario K7H 2M5 William A. Warren, Chief Agent	Life and Sickness.
Civil Service Mutual Benefit Society, Suite 308, 77 Metcalfe Street, Ottawa, Ontario K1P 5L6 T. E. Killeen, Chief Agent	Life.
The Commercial Travellers' Association of Canada 17 Dundonald Street, Toronto, Ontario M4Y 1K5 T. Ruffell, Chief Agent	Life.
Croatian Catholic Union of U.S.A., P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. Sellers, Chief Agent	Life, Accident and Sickness.
Croatian Fraternal Union of America, P.O. Box 262, Toronto-Dominion Centre, A. Sellers, Chief Agent	Life, Accident and Sickness.
E	
Electrical Worker's Benefit Association, Suite 401, 45 Sheppard Avenue East, Willowdale, Ontario M2N 5Y1 K. G. Rose, Chief Agent	Life.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The First Catholic Slovak Ladies Association of the United States of America, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. Sellers, Chief Agent	Life.
First Catholic Slovak Union of the United States of America, P.O Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. Sellers, Chief Agent	Life.
The Funeral Society of Ontario (Fraternal) Suite 707, 304 The East Mall, Islington, Ontario M9B 6C7 Bruce Ingram, Chief Agent	Life.
G	
The Grand Orange Lodge of British America, 94 Sheppard Avenue West, Willowdale, Ontario M2N 1M5 D. A. Griffin, Chief Agent	Life.
H	
The Hungarian Reformed Federation of America, 508-145 Lucan Street, Waterloo, Ontario N2J 1W6 L. Pandy-Szekeres, Chief Agent	Life, Accident and Sickness.
I	
The Independent Order of Foresters, 789 Don Mills Road, Don Mills, Ontario M3C 1T9 B. C. Hallum, Chief Agent	Life, Accident and Sickness.
K	
Knights of Columbus, 2 Seven Oaks Avenue, Toronto, Ontario M8Z 3P7 Thomas J. Keating, Chief Agent	Life.
L	
Labour Zionist Alliance, Suite 941, 1010 St. Catharines Street West, Montreal, Quebec H3B 3R7 J. B. Bobrove, Chief Agent	Life, Accident and Sickness (limited to the servicing of policies issued prior to March 31, 1978).
Lutheran Life Insurance Society of Canada, 12th Floor, Marsland Centre, Waterloo, Ontario N2J 4G4 H. A. Dietrich, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
M	
Metropolitan Toronto Police Widows' and Orphans' Fund, 590 Jarvis Street, Toronto, Ontario M4Y 2J5 R. J. Buchanan, Chief Agent	Life.
N	
National Fraternal Society of the Deaf, 49 Frey Crescent, Scarborough, Ontario M1R 2C5 R. McAuley, Chief Agent	Life, Accident and Sickness.
North American Benefit Association, P.O. Box 234, Sarnia, Ontario M. Elaine Glass, Chief Agent	Life.
O	
Ontario Secondary School Teachers' Fraternal Society, 60 Mobile Drive, Toronto, Ontario M4A 2P3 O.S. Hall, Chief Agent	Life.
The Ontario Secondary School Teachers' Sick Benefit Society, 60 Mobile Drive, Toronto, Ontario M4A 2P3 F. C. French, Chief Agent	Sickness.
The Order of Italo-Canadians, 495 Highcroft, Ottawa, Ontario A. Bortolotti, Chef Agent	Life and Sickness.
R	
The Royal Arcanum, Supreme Council of, Royal Bank Building, 32 James Street South, Hamilton, Ontario L8P 2Y1 J. B. Simpson, Chief Agent	Life, Accident and Sickness.
S	
Serb National Federation, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
Sons of Scotland Benevolent Association, 19 Richmond Street West, Toronto, Ontario M5H 1Y9 R. J. Bell, Chief Agent	Life and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Concl'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
U	
Ukrainian Fraternal Society of Canada, 9 Henry Street, Brantford, Ontario N3R 1Z9 Walter Pancoe, Chief Agent	Life, Accident and Sickness.
Ukrainian Mutual Benefit Association of St. Nicholas of Canada, 27 Leland Avenue, Toronto, Ontario P. Iwachiw, Chief Agent	Life, Accident and Sickness.
Ukrainian National Aid Association of America, 140 Bathurst Street, Toronto, Ontario M5V 2R3 W. Okipniuk, Chief Agent	Life.
Ukrainian National Association, Inc., Suite 210, 2323 Bloor Street West, Toronto, Ontario M6S 4W1 Bohdan Zorych, Chief Agent	Life, Accident and Sickness.
Ukrainian Workingmen's Association, 1699 Dundas Street West, Toronto, Ontario M6K 1V2 Wm. N. Boddy, Chief Agent	Life.
Union of Canada Life Insurance, 325 Dalhousie Street, Ottawa, Ontario K1N 8R7 P. Duchaine, Chief Agent	Life, Accident and Sickness.
United Commercial Travelers of America, Order of, 2 Echo Place, London, Ontario N5Z 3C8 A. Brown, Chief Agent	Accident.
W	
Workers Benevolent Association of Canada, 300 Bathurst Street, Toronto, Ontario M5T 2S3 N. Hrynchyshyn, Chief Agent	Life, Accident and Sickness.
The Workmen's Circle, 471 Lawrence Avenue West, Toronto, Ontario M5M 1C6 B. Litman, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Army and Navy Veterans Society of Hamilton, Her Majesty's, 96-98 McNab Street North, Hamilton, Ontario L8B 2M1 W. J. Baikie, Secretary	Sick and Funeral Benefits.
B	
Bled Mutual Benefit Society, 91A Taylor Avenue, Kirkland Lake, Ontario P2N 2L5 F. Racic, Secretary	Sick and Funeral Benefits.
Border Cities Italian Club Mutual Benefit Society, 2175 Parent Avenue, Windsor, Ontario N8X 4K2 L. Tonial, Secretary	Sick and Funeral Benefits.
Brantford Hungarian Mutual Benefit Society, 3 Kent Road, Brantford, Ontario J. Fulop, Secretary	Sick and Funeral Benefits.
Brantford Polish Mutual Benefit & Friendly Society, 154 Pearl Street, Brantford, Ontario N3T 3P4 T. Wiacek, Secretary	Sick and Funeral Benefits.
C	
Canadian Hebrew Benevolent Society, 902 Wilson Avenue, Downsview, Ontario H. Haber, Secretary	Sick and Funeral Benefits.
Canadian Pacific Expressmen's Sick Benefit Association, c/o Can. Pac. Express, Obico Terminal, 30 Newbridge Road, Toronto, Ontario M8Z 2L7 R. R. Weatherbee, Secretary	Sick and Funeral Benefits.
Czenstochower Aid Society, 13 Grass Meadoway, Willowdale, Ontario M2H 2V4 H. Deres, Secretary	Sick and Funeral Benefits.
D	
Driltzer Young Men's Mutual Benefit Society, 326 Wilson Avenue, Downsview, Ontario M3H 1S9 M. Bliman, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Goodwill Mutual Benefit Society, 64 Colgate Avenue, Toronto, Ontario M4M 1N7 M. Clerk, Secretary	Sick and Funeral Benefits.
Grand Order of Israel Benefit Society, 32 Purvis Drive, Hamilton, Ontario L8S 2S1 J. Taylor, Secretary	Sick and Funeral Benefits.
H	
Hamilton St. Stanislaus Mutual Benefit Society, 31 Grande Avenue, Stoney Creek, Ontario L8G 2C9 S. Mazur, Secretary	Sick and Funeral Benefits.
The Hebrew Family Sons of David Mutual Benefit Society, 518 Fairlawn Avenue, Toronto, Ontario M5M 1V2 M. Weinstock, Secretary	Sick and Funeral Benefits.
I	
Independent Friendly Workers' Circle Mutual Benefit Society, 272 Codsell Avenue, Downsview, Ontario M2N 1L8 L. Hacker, Secretary	Sick and Funeral Benefits.
Independent Mutual Benefit Federation, 214 Beverley Street, Toronto, Ontario M5T 1Z3 J. Koronyi, Secretary	Sick and Funeral Benefits.
Italian Ladies' Mutual Benefit Society of Hamilton, 112 Bond Street North, Hamilton, Ontario M. Farranto, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Colborne and Humberstone, 223 Bell Street, Port Colborne, Ontario L3K 1J2 Nino Iocca, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Arthur, P.O. Box 2361, Thunder Bay, Ontario P7B 3B7 J. Sabatini, Secretary	Sick and Funeral Benefits.
Iwansker Mutual Benefit Society, 343 Pleasant Avenue, Willowdale, Ontario L. Kopstick, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
J	
Judean Benevolent and Friendly Society, 42 Reiner Road, Downsview, Ontario M3H 2L2 M. Davis, Secretary	Sick and Funeral Benefits.
K	
Kieltzer Sick Benefit Society of Toronto, 164 Cocksfield Avenue, Downsview, Ontario M3H 3T5 C. Gordon, Secretary	Sick and Funeral Benefits.
L	
Lagover Mutual Benefit Society, 125 Sultana Avenue, Toronto, Ontario M6A 1T6 M. Greenspan, Secretary	Sick and Funeral Benefits.
Linitzer Sick Benefit Society, Apt. 10, 34 Carscadden Drive, Willowdale, Ontario M2R 2A8 M. Kollins, Secretary	Sick and Funeral Benefits.
Lodzer Centre Mutual Benefit Society, Apt. 1911, 35 Canyon Avenue, Downsview, Ontario D. Kamchi, Secretary	Sick and Funeral Benefits.
M	
Maclean-Hunter Printing Division Mutual Benefit Society, 4601 Yonge Street, Willowdale, Ontario M2N 5L9 R. Wooldridge, Secretary	Sick and Funeral Benefits.
The Marconi Mutual Benefit Society of Hamilton, 255 Balmoral Avenue North, Hamilton, Ontario L8L 7S3 Mrs. A. Zizzo, Secretary	Sick and Funeral Benefits
Massey-Harris Company Verity Works Sick and Funeral Mutual Benefit Association, 34 Hillcrest Avenue, Brantford, Ontario N3T 5X8 L. Gunson, Secretary	Sick and Funeral Benefits.
Mozirer Sick Benefit Society, 10 Ridgevale Drive, Toronto, Ontario M6A 1K8 J. Abel, Secretary	Sick and Funeral Benefits.
O	
Odd Fellows, Grand Lodge of Ontario, Independent Order of, Odd Fellows Temple, 310 O'Connor Drive, Toronto, Ontario M4J 2T9 R. E. Yager, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Order of Sons of Italy of Ontario Mutual Benefit Society, 190 Arlington Avenue, Toronto, Ontario M6C 2Z2 Mrs. Connie Bennedsen, Secretary	Sick and Funeral Benefits.
Ostrowetz Independent Mutual Benefit Society, 14 Viewmount Avenue, Toronto, Ontario M6B 1T3 Mrs. Q. Berman, Secretary	Sick and Funeral Benefits.
Ozrower Mutual Benefit Society, Apt. 110, 6200 Bathurst Street, Willowdale, Ontario M2R 2A3 Garry Wolk, Secretary	Sick and Funeral Benefits.
P	
Polish Alliance Friendly Society of Canada, 1638 Bloor Street West, Toronto, Ontario M6P 1A7 W. Bartnik, Secretary	Sick and Funeral Benefits.
Polish National Union of Canada Mutual Benefit Society, 288 Roncesvalles Avenue, Toronto, Ontario M6R 2M4 B. Kowalski, Secretary	Sick and Funeral Benefits.
Pride of Israel Sick Benefit Society, 59 Lissom Crescent, Willowdale, Ontario M2R 2P2 D. Burton, Secretary	Sick and Funeral Benefits.
R	
Radomer Mutual Benefit Society, Apt. 205, 4350 Bathurst Street, Downsview, Ontario M3H 2R5 S. Kates, Secretary	Sick and Funeral Benefits.
S	
Societa Figli d'Italia di Mutuo Soccorso St. Antonio di Ottawa, 1261 Sherman Drive, Ottawa, Ontario K2C 2M7 G. Gaetano, Secretary	Sick and Funeral Benefits.
Societa Italiana di Mutuo Soccorso Guglielmo Marconi, 450 Albert Street West, Sault Ste. Marie, Ontario P6A 1C3 F. Fata, Secretary	Sick and Funeral Benefits.
Sons and Daughters of Canadian Lithuanian Mutual Benefit Society, 200 Burndale Avenue, Willowdale, Ontario M2N 1T3 C. Narush, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sons of Jacob Benevolent Society, 18 Ellendale Drive, Scarborough, Ontario M1P 1N2 M. Kadis, Secretary	Sick and Funeral Benefits.
St. Boniface Benefit Society, 96 Shanley Street, Kitchener, Ontario N2H 5P3 W. Dietrich, Secretary	Sick and Funeral Benefits.
St. Joseph Aid Society of Formosa, Formosa, Ontario N0G 1W0 D. Weiss, Secretary	Sick and Funeral Benefits.
Stashiver Young Men's Mutual Benefit Society, 100 Grandravine Drive, Downsview, Ontario J. Goldhar, Secretary	Sick and Funeral Benefits.
T	
Toronto Grand Order of Israel Mutual Benefit Society, 103 McGillivray Avenue, Toronto, Ontario M5M 2Y5 A. Leibovitch, Secretary	Sick and Funeral Benefits.
Toronto Hebrew Benevolent Society, 27 Fontainbleau Drive, Willowdale, Ontario M2M 1P1 M. Goldberg, Secretary	Sick and Funeral Benefits.
Toronto Independent Benevolent Association, 37 Bayhampton Court, Downsview, Ontario M3H 5L5 P. Ulster, Secretary	Sick and Funeral Benefits.
U	
United Jewish People's Order Mutual Benefit Society, 585 Cranbrooke Avenue, Toronto, Ontario M6A 2X9 S. Carr, Secretary	Sick and Funeral Benefits.
V	
Vitese Mutual Benefit Society, 32 Coral Gable Drive, Weston, Ontario M9M 1N9 S. Messary, Secretary	Sick and Funeral Benefits.
W	
Warsaw Lodzer Mutual Benefit Association, 21 Dellbank Road, Downsview, Ontario M3H 4M9 R. Tencer, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Concl'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Wierzbniker Friendly Mutual Benefit Society, 21 Elise Terrace, Willowdale, Ontario M2R 2W9 G. Karstadt, Secretary	Sick and Funeral Benefits.
Y	
Young Men's Hebrew Association, 40 Poinsetta Drive, Thornhill, Ontario L3T 2T6 M. Harris, Secretary	Sick and Funeral Benefits.
Z	
Zion Benevolent Society, 129 Concord Avenue, Toronto, Ontario M6H 2P2 N. Tucker, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Concl'd)

CLASS 8—LLOYD'S

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Non-Marine Underwriters, Members of Lloyd's, London, England, Winspear, Higgins, Stevenson and Doane, 36 Toronto Street, Toronto, Ontario M5C 2C7 D. D. W. Irwin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Property.

NOTE:—The Order-in-Council dated the 29th day of November, 1934, approving the application for licence of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be published by the Superintendent of Insurance in The Ontario Gazette, pursuant to the provisions of Section 8 of *The Ontario Insurance Act*, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

I

ANNUAL STATEMENT ABSTRACTS

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE, ETC.,
BY CLASSES OF INSURERS

(A)

JOINT-STOCK, CASH MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

(i) LIFE

(ii) OTHER THAN LIFE

I. LIFE INSURERS

Assets, December 31, 1977

	Name of Company	Short Term Deposits and Money Market Securities	Bonds	Stocks	Mortgages and Agreements for Sale	Real Estate	Investments in Subsidiaries and Affiliates	Policy Loans	Cash	All Other Assets	Total Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	350,000	19,195,608	1,920,136	13,591,191	1,166,300	.....	1,868,348	60,612	785,270	38,937,465	1
2	Assumption Mutual Life	1,176,165	36,194,263	1,388,538	26,681,516	1,255,302	3,313,656	2,373,670	796,434	1,410,378	74,589,922	2
3	Co-operators Life	300,000	21,285,145	4,362,067	15,077,351	.....	.....	935,336	8,642	1,141,622	43,110,163	3
4	L'Economie Mutuelle	.....	17,800,663	1,440,773	17,473,028	3,178,068	300,001	2,044,196	437,840	11,483,682†	54,158,251	4
5	Empire Life	900,000	47,507,643	30,989,673	78,840,368	1,199,968	.....	10,966,115	64,462	14,420,394†	184,888,623	5
6	Gerling Global Life	1,093,781	14,475,885	1,013,625	17,732,349	750,000	.....	2,540,654	366,891	47,666,940	85,640,125	6
7	Industrial Life	6,572,369	225,508,588	8,259,868	287,009,489	23,898,512	10,398,331	17,238,277	1,502,686	33,138,916†	613,527,036	7
8	Laurentian Life	.....	46,796,663	10,436,021	73,329,009	703,491	20,196,120	8,582,283	186,888	9,567,172†	169,797,647	8
9	Les Prevoyants	246,465	30,797,147	9,358,690	41,015,594	1,459,775	911,936	4,524,046	513,300	3,312,880†	92,139,833	9
10	Seaboard Life	4,360,000	3,205,014	2,913,641	9,813,717	.....	.....	535,715	476,289	3,097,892†	24,402,268	10
	Totals	14,998,780	462,766,619	72,083,032	580,563,612	33,611,416	35,120,044	51,608,640	4,414,044	126,025,146	1,381,191,333	

Liabilities, Capital and Surplus, December 31, 1977

	Name of Company	Actuarial Reserves	Unpaid Claims	Other Policyholder Liabilities	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Reserve Funds	Capital	Surplus for the Protection of Policyholders	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	32,318,594	369,454	1,676,607	253,676	292,019	34,910,350	210,000	500,000	3,317,115	38,937,465	1
2	Assumption Mutual Life	56,155,510	298,481	5,991,636	221,360	3,363,117	66,030,104	1,932,034	.....	6,627,784	74,589,922	2
3	Co-operators Life	32,404,949	292,218	6,642,585	130,866	423,698	39,894,316	1,048,000	250,000	1,917,847	43,110,163	3
4	L'Economie Mutuelle	36,571,222	1,054,735	3,244,367	293,510	10,373,947†*	51,537,781	100,627	.....	2,519,843	54,158,251	4
5	Empire Life	14,232,187	2,385,046	8,722,932	441,240	18,041,128†	171,912,533	3,000,000	704,528	9,271,562	184,888,623	5
6	Gerling Global Life	72,440,832	3,460,612	1,281,945	278,788	1,665,726	79,127,903	330,740	2,100,000	4,081,482	85,640,125	6
7	Industrial Life	511,967,712	8,726,267	29,729,722	2,127,820	22,769,185†	575,320,706	5,550,000	.....	32,656,330	613,527,036	7
8	Laurentian Life	135,942,618	2,804,319	5,287,843	2,111,425	13,829,688†	159,975,893	2,000,000	.....	7,821,754	169,797,647	8
9	Les Prevoyants	77,305,926	2,465,851	3,682,841	862,701	3,202,987†	87,520,306	880,287	350,000	3,389,240	92,139,833	9
10	Seaboard Life	10,497,123	2,959,215	2,228,501	449,942	3,482,867†	19,617,648	22,069	1,079,646	3,682,905	24,402,268	10
	Totals	1,107,926,673	24,816,198	68,488,979	7,171,328	77,444,362	1,285,847,540	15,073,757	4,984,174	75,285,862	1,381,191,333	

†Includes segregated funds.

*Includes $8,840,707 applicable to pension fund.

I. LIFE INSURERS (cont'd)

Surplus Account for the Year 1977

	Name of Company	Balance Jan. 1, 1977	Profit/Loss From Summary of Operations	Special Change in Actuarial Reserve	Change in Reserves	Dividends to Shareholders	Other Increases	Other Decreases	Balance Dec. 31, 1977	
		$	$	$	$	$	$	$	$	
1	Aeterna-Life	3,053,268	587,526	15,004	125,000	500,000	36,317	.....	3,317,115	1
2	Assumption Mutual Life	6,055,357	852,263	*−64,576*	*−189,748*	.....	31,227	56,739	6,627,784	2
3	Co-operators Life	1,632,155	560,692	.....	*−250,000*	25,000	.....	.....	1,917,847	3
4	L'Economie Mutuelle	2,444,975	78,842	*−184,209*	236,000	.....	.....	55,765	2,519,843	4
5	Empire Life	7,816,724	1,417,569	196,833	.....	154,996	.....	4,568	9,271,562	5
6	Gerling Global Life	3,616,265	1,303,067	.....	38,534	630,000	11,530	257,914	4,081,482	6
7	Industrial Life	27,059,185	5,740,001	292,470	*−450,000*	.....	14,674	.....	32,656,330	7
8	Laurentian Life	6,780,222	1,148,019	21,854	.....	.....	88,486	216,827	7,821,754	8
9	Les Prevoyants	3,230,309	470,871	*−21,705*	*−195,735*	94,500	.....	.....	3,389,240	9
10	Seaboard Life	2,053,004	1,583,873	.....	61,630	.....	.....	15,602	3,682,905	10
	Totals	63,741,464	13,742,723	255,671	*−624,319*	1,404,496	182,234	607,415	75,285,862	

Exhibit of Insurance Policies—in Canada (direct)

	Name of Company	In Force, January 1, 1977			New Effected 1977			In Force, December 31, 1977			
		Ordinary	Group	Total	Ordinary	Group	Total	Ordinary	Group	Total	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	345,606,776	11,203,169	356,809,945	59,554,429	.....	59,554,429	385,101,670	9,735,529	394,837,199	1
2	Assumption Mutual Life	236,830,787	303,015,780	539,846,567	58,314,998	66,993,920	125,308,918	274,548,924	339,405,951	613,954,875	2
3	Co-operators Life	432,121,918	29,120,800	461,242,718	374,077,675	.....	374,077,675	545,938,716	35,278,500	581,217,216	3
4	L'Economie Mutuelle	286,171,343	619,374,122	905,545,465	56,005,759	7,111,500	63,117,259	316,931,473	635,794,101	952,725,574	4
5	Empire Life	1,128,479,708	471,880,500	1,600,360,208	310,808,213	121,289,710	432,097,923	1,316,512,334	585,648,769	1,902,161,103	5
6	Gerling Global Life	214,656,249	7,071,069	221,727,318	44,360,670	.....	44,360,670	234,916,979	8,076,813	242,993,792	6
7	Industrial Life	2,559,114,367	2,038,707,151	4,597,821,518	562,626,387	38,575,000	601,201,387	2,917,365,997	1,893,996,148	4,811,362,145	7
8	Laurentian Life	1,325,465,723	582,659,277	1,908,125,000	234,494,872	88,909,750	323,404,622	1,445,073,343	656,696,442	2,101,769,785	8
9	Les Prevoyants	603,001,666	402,027,220	1,005,028,886	142,831,759	28,521,592	171,353,351	696,385,549	449,432,434	1,145,817,983	9
10	Seaboard Life	80,350,761	450,326,685	530,677,446	35,355,070	1,140,000	36,495,070	102,543,438	585,261,581	687,805,019	10
	Totals	7,211,799,298	4,915,385,773	12,127,185,071	1,878,429,832	352,541,472	2,230,971,304	8,235,318,423	5,199,326,268	13,434,644,691	

Exhibit of Insurance Policies—outside Canada (direct)

1	Assumption Mutual	103,542,030	8,288,450	111,830,480	22,216,339	315,050	22,531,389	116,956,212	8,584,500	125,540,712	1
2	Les Prevoyants	1,983,198	.....	1,983,198	.....	.....	.....	1,783,580	.....	1,783,580	2
3	Seaboard Life	573,330	.....	573,330	122,000	.....	122,000	635,630	.....	635,630	3
	Totals	106,098,558	8,288,450	114,387,008	22,338,339	315,050	22,653,389	119,375,422	8,584,500	127,959,922	

I. LIFE INSURERS (cont'd)

Income for the Year 1977*

	Name of Company	Premiums	Settlement Annuities	Investment Income	Miscellaneous Income	Net Gain on Investments	Total Income	Total Expenditure	Balance Carried to Surplus	Average Rate of Investment Income Earned	
		$	$	$	$	$	$	$	$	%	
1	Aeterna-Life	6,773,617	.....	3,048,532	.....	.....	9,822,149	9,234,623	587,526	8.61	1
2	Assumption Mutual Life	11,570,196	359,867	5,949,106	356,573	78,139	18,313,881	17,461,618	852,263	8.88	2
3	Co-operators Life	9,286,398	64,212	3,523,475	30,993	23,790	12,928,868	12,368,176	560,692	9.53	3
4	L'Economie Mutuelle	12,244,326	14,450	3,391,035	39,206	127,547	15,816,564	15,737,722	78,842	8.42	4
5	Empire Life	32,508,939	29,880	12,986,241	1,983,265	451,718	47,960,043	46,542,474	1,417,569	7.99	5
6	Gerling Global Life	13,606,676	2,340	4,429,053	50,291	.....	18,088,360	16,785,293	1,303,067	6.18	6
7	Industrial Life	109,041,647	.....	48,357,594	1,927,540	.....	159,326,781	153,586,780	5,740,001	8.90	7
8	Laurentian Life	39,429,035	104,260	11,948,157	396,775	367,600	52,245,827	51,097,808	1,148,019	8.04	8
9	Les Prevoyants	20,934,279	44,396	7,290,445	311,207	105,904	28,686,231	28,215,360	470,871	8.97	9
10	Seaboard Life	11,087,738	.....	1,830,100	227,235	8,853	13,153,926	11,570,053	1,583,873	9.3	10
	Totals	266,482,851	619,405	102,753,738	5,323,085	1,163,551	376,342,630	362,599,907	13,742,723		

Expenditure for the Year 1977*

	Name of Company	Claims Incurred	Settlement Annuities	Increase in Actuarial Reserves	Dividends to Policyholders Including Provisions	Net Loss on Investments	General Expenses, Commission and Taxes	All Other Expenses	Income Tax	Total Expenditure	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	2,236,255	13,364	3,292,611	261,033	45,430	2,976,859	69,071	340,000	9,234,623	1
2	Assumption Mutual Life	3,594,051	155,672	6,685,489	832,871	.....	5,306,550	856,785	30,200	17,461,618	2
3	Co-operators Life	1,795,459	47,881	5,732,529	1,976,801	.....	1,679,562	619,944	516,000	12,368,176	3
4	L'Economie Mutuelle	7,885,638	.....	2,242,756	1,181,723	.....	4,063,566	227,579	136,460	15,737,722	4
5	Empire Life	14,368,010	100,265	13,573,783	1,486,370	.....	14,130,262	2,690,520	193,264	46,542,474	5
6	Gerling Global Life	5,371,294	13,879	4,349,527	95,095	2,102	4,388,382	2,524,336	40,678	16,785,293	6
7	Industrial Life	48,440,025	.....	64,662,796	8,846,894	210,139	25,489,488	4,275,823	1,661,615	153,586,780	7
8	Laurentian Life	16,678,759	79,829	18,589,137	881,452	.....	12,375,658	2,473,492	19,481	51,097,808	8
9	Les Prevoyants	9,978,836	101,713	9,613,773	1,172,063	.....	6,581,756	767,219	.....	28,215,360	9
10	Seaboard Life	4,774,783	2,275	1,272,929	894,564	.....	3,895,813	354,689	375,000	11,570,053	10
	Totals	115,123,110	514,878	130,015,330	17,628,866	257,671	80,887,896	14,859,458	3,312,698	362,599,907	

*Includes segregated funds.

I. LIFE INSURERS (concl'd)

Segregated Funds as at December 31, 1977

	Name of Company	Assets: Bonds and Short Term	Stocks	Mortgage Loans	Cash	Other Assets	Total Assets	Liabilities: Expenses Due and Accrued	Funds Held for Policyholders: Actuarial Reserves	Amounts on Deposit	Other	Trans. from Other Funds	Total Liabilities	
		$	$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle..	34,056	912,730	.....	9	1,072	947,867	.....	.....	.....	886,687	61,180	947,867	1
2	Empire Life.....	300,000	10,536,550	.....	28,633	14,688	10,879,871	5,283	9,589,008	145,738	905,909	233,933	10,879,871	2
3	Industrial Life.....	1,029,702	2,836,945	.....	36,656	28,246	3,931,549	.....	3,931,549	.....	.....	.....	3,931,549	3
4	Laurentian Life.....	1,063,487	568,212	1,868,027	72,963	166,755	3,739,444	15,204	447,567	.....	2,827,442	449,231	3,739,444	4
5	Les Prevoyants.....	178,600	1,061,716	.....	18,256	10,948	1,269,520	987	.....	566,524	702,009	.....	1,269,520	5
6	Seaboard Life.....	265,000	2,055,009	.....	20,013	20,175	2,360,197	.....	.....	2,360,197	.....	.....	2,360,197	6
	Totals.....	2,870,845	17,971,162	1,868,027	176,530	241,884	23,128,448	21,474	13,968,124	3,072,459	5,322,047	744,344	23,128,448	

Segregated Funds Revenue Account and Reconciliation of Funds for the Year 1977

	Name of Company	Balance Jan. 1/77	Received from Policyholders	Transfers from Other Funds	Investment Income	Gain/Loss on Sale of Investments	Increase in Asset Value	Sub-Total	Withdrawals	General Expenses	Annuity and Death Benefits	Balance Dec. 31/77	
		$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle..	964,963	206,398	.....	3,854	.....	17,867	1,193,082	242,560	2,655	.....	947,867	1
2	Empire Life.....	9,530,635	1,182,354	.....	410,269	271,808	1,225,541	12,620,607	1,681,064	61,442	3,513	10,874,588	2
3	Industrial Life.....	3,603,388	160,319	1,997	228,667	48,802	221,831	4,265,004	308,268	18,000	7,187	3,931,549	3
4	Laurentian Life.....	1,958,843	1,811,842	*−287,906*	269,606	45,861	65,676	3,863,922	86,468	52,990	224	3,724,240	4
5	Les Prevoyants.....	978,351	138,472	130,300	55,665	16,736	*−45,507*	1,274,017	.....	5,484	.....	1,268,533	5
6	Seaboard Life.....	2,108,820	386,235	.....	140,966	49,762	25,721	2,711,504	317,217	34,090	.....	2,360,197	6
	Totals.....	19,145,000	3,885,620	*−155,609*	1,109,027	432,969	1,511,129	25,928,136	2,635,577	174,661	10,924	23,106,974	

II. OTHER THAN LIFE

Assets, December 31, 1977

	Name of Company	Short-term and Money Market Securities	Bonds	Stocks	Mortgage Loans and Real Estate	Cash on Hand and in Banks	Agents' Balances	Amounts Owing by Reinsurers	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	.....	3,856,700	8,179,180	104,540	201,444	81,232	47,000	79,691	12,549,787	1
2	Anglo-Canada General Ins. Co.	350,000	3,142,537	645,074	684,994	305,153	284,770	44,006	73,187	5,529,721	2
3	The Bay City General Ins. Co.	13,618	4,585,705	1,323,337	.....	132,414	237,101	395,288	118,275	6,805,738	3
4	The Canadian Millers' Mutual Fire Ins. Co.	.....	1,035,476	.....	.....	77,052	85,421	59,477	18,475	1,275,901	4
5	Canadian Universal Ins. Co. Ltd.	14,365,815	21,352,333	1,605,044	.....	657,177	6,556,655	234,856	550,224	45,322,104	5
6	Commerce and Industry Ins. Co. of Canada	870,000	2,566,148	885,059	.....	123,585	1,396,234	2,987,853	621,347	9,450,226	6
7	Co-operators Insurance Association	.....	105,751,907	76,217,014	19,153,533	11,245	.....	752,817	4,272,326	206,158,842	7
8	Coronation Insurance Co. Ltd.	2,397,420	1,211,875	29,000	5,100	276,658	1,295,538	219,529	82,088	5,517,208	8
9	The Drake Insurance Co. Ltd.	750,000	98,450	.....	.....	164,342	287,137	27,655	51,961	1,379,545	9
10	Gerling Global General Insurance Co.	2,380,318	9,056,643	599,520	4,930,787	573,222	3,832,537	270,167	32,686,568†	54,329,762	10
11	Gerling Global Reinsurance Co.	1,988,638	14,589,306	1,236,124	2,647,298	425,816	2,607,996	42,195	380,472	23,917,845	11
12	Gibraltar General Insurance Co.	1,150,000	7,576,828	1,506,610	140,355	.....	2,532,017	92	353,077	13,258,979	12
13	Lombard Insurance Co. Ltd.	140,000	395,300	.....	.....	.....	23,677	5,328	.....	564,305	13
14	Ontario Motorist Insurance Co.	778,161	1,112,682	913,886	293,844	281,972	.....	.....	208,835	3,589,380	14
15	Ontario Mutual General Ins. Co.	120,000	3,098,007	438,498	299,260	136,375	321,695	17,180	49,718	4,480,733	15
16	Otter Dorchester Mutual Ins. Co.	.....	2,103,728	.....	198,667	143,965	371,895	46,399	56,853	2,921,507	16
17	Pafco Insurance Co. Ltd.	3,385,592	6,968,145	5,451,694	.....	300	2,597	.....	575,572	16,383,900	17
18	Pilot Insurance Co.	7,180,000	30,025,836	16,041,671	3,225,957	695,924	6,637,851	137,163	1,186,149	65,130,551	18
19	Premier Insurance Co.	100,000	368,527	135,503	.....	11,871	.....	.....	10,320	626,221	19
20	The Retail Lumbermen's Mutual Fire Ins. Co.	10,000	129,758	.....	.....	42,431	23,344	.....	1,030	206,563	20
21	Scottish & York Insurance Co. Ltd.	6,500,000	12,489,882	2,563,792	.....	252,490	2,158,338	.....	506,435	24,470,937	21
22	Simcoe & Erie General Insurance Co.	2,405,178	17,966,269	4,911,102	.....	1,769,488	5,429,947	313,119	645,731	33,440,834	22
23	Transportation Fire and Casualty Co.	800,000	137,000	65,180	.....	98,886	382,099	24,741	10,209	1,518,115	23
24	The United Provinces Insurance Co.	.....	14,346,668	308,287	1,525,410	5,305,894	7,382,858	451,560	678,307	29,998,984	24
25	Upper Canada Insurance Co.	38,887	269,103	.....	.....	190	92,721	19,112	4,724	424,737	25
26	York Fire & Casualty Co.	750,000	208,000	50,436	.....	.....	248,997	198	9,761	1,267,392	26
	Totals	46,473,627	264,442,813	123,106,011	33,209,745	11,687,894	42,272,657	6,095,735	43,231,335	570,519,817	

†Includes deposits withheld by ceding companies.

II. OTHER THAN LIFE (con'td)

Liabilities and Surplus for Protection of Policyholders, December 31, 1977

	Name of Company	Unearned Premiums	Provision for Unpaid Claims and Adjustment Expenses	Amounts Owing to Reinsurers	Taxes and Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment and Contingency Reserves	Surplus for Protection of Policyholders	Total Liabilities, Surplus and Reserves	Capital Stock Paid in	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	3,212,817	4,487,182	105,437	166,504	244,261†	8,216,201	.....	4,333,586	12,549,787	1,374,214	1
2	Anglo-Canada General Ins. Co.	415,303	267,656	820,849	161,931	1,151,733†	2,817,472	44,006	2,668,243	5,529,721	358,938	2
3	The Bay City General Ins. Co.	767,525	2,063,850	62,991	113,423	2,842,602†	5,850,391	2,260	953,087	6,805,738	306,800	3
4	The Canadian Millers' Mutual Fire Ins. Co.	114,137	62,775	67,209	34,837	81,794	360,752	279,827	635,322	1,275,901	.....	4
5	Canadian Universal Ins. Co. Ltd.	3,789,715	10,018,610	4,890,792	657,770	19,326,537†	38,683,424	830,967	5,807,713	45,322,104	1,350,000	5
6	Commerce and Industry Ins. Co. of Canada	59,621	121,575	1,929,394	387,267	2,823,434	5,321,291	907,577	3,221,358	9,450,226	1,000,000	6
7	Co-operators Insurance Association	33,866,957	101,892,676	3,289,023	5,206,300	12,373,681	156,628,637	13,746,954	35,783,251	206,158,842	13,551,625	7
8	Coronation Insurance Co. Ltd.	302,405	782,444	1,228,048	59,544	2,106,369†	4,478,810	.....	1,038,398	5,517,208	779,400	8
9	The Drake Insurance Co. Ltd.	47,900	279,530	237,941	13,300	441,924†	1,020,595	92,069	266,881	1,379,545	.....	9
10	Gerling Global General Insurance Co.	9,796,975	35,816,037	2,034,398	1,231,221	636,556†	49,515,187	.....	4,814,575	54,329,762	1,600,000	10
11	Gerling Global Reinsurance Co.	1,486,401	4,255,941	2,026,090	144,910	12,586,363†	20,499,705	38,319	3,379,821	23,917,845	1,850,000	11
12	Gibraltar General Insurance Co.	1,510,713	1,850,517	2,219,563	213,267	4,505,728†	10,299,788	67,240	2,891,951	13,258,979	2,283,000	12
13	Lombard Insurance Co. Ltd.	33,029	177,314	12,017	2,250	9,304	233,914	.....	330,391	564,305	.....	13
14	Ontario Motorist Insurance Co.	839,339	781,458	135,490	338,304	459,847	2,554,438	.....	1,034,942	3,589,380	504,500	14
15	Ontario Mutual General Ins. Co.	870,639	426,294	4,245	10,630	37,215	1,349,023	.....	3,131,710	4,480,733	.....	15
16	Otter Dorchester Mutual Ins. Co.	801,840	282,450	141,462	33,317	150,000	1,409,069	12,890	1,499,548	2,921,507	.....	16
17	Pafco Insurance Co. Ltd.	1,786,091	8,124,080	29,593	733,802	895,429	11,568,995	.....	4,814,905	16,383,900	700,000	17
18	Pilot Insurance Co.	17,301,164	26,219,427	.....	138,312	716,088	44,374,991	.....	20,755,560	65,130,551	204,500	18
19	Premier Insurance Co.	.....	30,000	.....	21,097	219,599	270,696	.....	355,525	626,221	53,000	19
20	The Retail Lumbermen's Mutual Fire Ins. Co.	.....	1,500	.....	1,103	74,490	77,093	36,500	92,970	206,563	.....	20
21	Scottish & York Insurance Co. Ltd.	3,791,322	8,563,650	6,217,803	428,678	2,074,507†	21,075,960	.....	3,394,977	24,470,937	250,200	21
22	Simcoe & Erie General Insurance Co.	4,703,328	10,310,940	5,057,777	2,527,240	3,937,492†	26,536,777	1,029,123	5,874,934	33,440,834	3,000,000	22
23	Transportation Fire and Casualty Co.	191,025	346,757	354,938	82,813	148,002	1,123,535	.....	394,580	1,518,115	125,600	23
24	The United Provinces Insurance Co.	9,013,974	10,345,437	2,031,692	106,322	742,095†	22,239,520	8,556	7,750,908	29,998,984	750,000	24
25	Upper Canada Insurance Co.	17,313	16,653	65,791	18,699	33,962	152,418	18,849	253,470	424,737	252,000	25
26	York Fire & Casualty Co.	150,607	301,803	77,044	94,656	181,841	805,951	.....	461,441	1,267,392	140,200	26
	Totals	94,870,140	227,826,556	33,039,587	12,927,497	68,800,853	437,464,633	17,115,137	115,940,047	570,519,817	30,433,977	

†Includes deposits withheld from reinsurers.

II. OTHER THAN LIFE (cont'd)

Profit and Loss Account for the Year Ended December 31, 1977

	Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims and Adjustment Expenses	Net Commissions	Taxes and Expenses	Total Claims and Expenses	Underwriting Profit or *Loss—*	
		$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	8,361,321	8,047,262	5,089,408	1,426,268	1,473,193	7,988,869	58,393	1
2	Anglo-Canada General Ins. Co.	973,956	953,716	430,458	*—223,163*	448,190	655,485	298,231	2
3	The Bay City General Ins. Co.	2,232,703	2,169,210	1,506,130	776,656	106,987	2,389,773	*—220,563*	3
4	The Canadian Millers' Mutual Fire Ins. Co.	220,278	194,123	63,199	*—71,296*	174,850	166,753	27,370	4
5	Canadian Universal Ins. Co. Ltd.	12,027,340	11,307,109	7,188,654	2,400,443	1,469,227	11,058,324	248,785	5
6	Commerce and Industry Ins. Co. of Canada	105,942	162,136	82,011	*—1,091,504*	1,222,558	213,065	*—50,929*	6
7	Co-operators Insurance Association	134,555,636	128,046,814	94,275,483	7,828,908	27,998,241	130,102,632	*—2,055,818*	7
8	Coronation Insurance Co. Ltd.	584,934	559,290	522,715	*—124,714*	268,709	666,710	*—107,420*	8
9	The Drake Insurance Co. Ltd.	426,053	411,400	299,554	*—26,365*	158,382	431,571	*—20,171*	9
10	Gerling Global General Insurance Co.	33,528,584	33,758,398	22,775,468	7,299,478	3,731,025	33,805,971	*—47,573*	10
11	Gerling Global Reinsurance Co.	23,769,792	23,755,410	17,145,831	6,076,509	597,123	23,819,463	*—64,053*	11
12	Gibraltar General Insurance Co.	3,723,768	3,497,114	2,171,475	*—609,313*	2,354,128	3,916,290	*—419,176*	12
13	Lombard Insurance Co. Ltd.	229,314	234,027	156,611	47,056	29,265	232,932	1,095	13
14	Ontario Motorist Insurance Co.	1,677,383	1,505,872	949,849	*—917,479*	1,350,308	1,382,678	123,194	14
15	Ontario Mutual General Ins. Co.	1,786,114	1,484,261	798,802	386,518	504,992	1,690,312	*—206,051*	15
16	Otter Dorchester Mutual Ins. Co.	1,827,518	1,868,066	1,576,589	264,667	432,495	2,273,751	*—405,685*	16
17	Pafco Insurance Co. Ltd.	13,086,342	13,259,583	7,865,087	884,718	2,151,784	10,901,589	2,357,994	17
18	Pilot Insurance Co.	43,248,470	41,464,995	26,993,765	7,870,138	5,132,388	39,996,291	1,468,704	18
19	Premier Insurance Co.	.....	.....	*—16,928*	.....	60,010	43,082	*—43,082*	19
20	The Retail Lumbermen's Mutual Fire Ins. Co.	20,627	20,627	3,015	.....	14,218	17,233	3,394	20
21	Scottish & York Insurance Co. Ltd.	7,760,804	7,149,985	7,276,862	*—1,825,366*	1,989,490	7,440,986	*—291,001*	21
22	Simcoe & Erie General Insurance Co.	14,061,983	13,193,697	9,806,930	2,063	4,245,804	14,054,797	*—861,100*	22
23	Transportation Fire and Casualty Co.	545,186	538,806	356,671	*—14,600*	161,183	503,254	35,552	23
24	The United Provinces Insurance Co.	15,903,809	14,430,757	8,156,198	593,299	5,284,362	14,033,859	396,898	24
25	Upper Canada Insurance Co.	34,503	34,229	22,610	*—70,029*	83,919	36,500	*—2,271*	25
26	York Fire & Casualty Co.	497,643	502,201	322,028	*—43,318*	159,013	437,723	64,478	26
	Totals	321,190,003	308,549,088	215,818,475	30,839,574	61,601,844	308,259,893	289,195	

II. OTHER THAN LIFE (cont'd)

Profit and Loss Account for the year Ended December 31, 1977 (concl'd)

	Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Other Income	Total Income	Income Taxes	Loss on Sale of Investments	Other Expenditure	Total Expenditure	Excess of Revenue over Expenditure	Net Profit for the Year	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	612,062	203,583	.....	815,645	55,748	.....	.....	55,748	759,897	818,290	1
2	Anglo-Canada General Ins. Co.	342,539	53,683	92,338	488,560	.....	.....	.....	.....	488,560	786,791	2
3	The Bay City General Ins. Co.	498,671	55,235	32,967	586,873	118,000	.....	.....	118,000	468,873	248,310	3
4	The Canadian Millers' Mutual Fire Ins. Co.	83,600	.....	.....	83,600	26,100	.....	.....	26,100	57,500	84,870	4
5	Canadian Universal Ins. Co. Ltd.	2,051,660	2,247	73,369	2,127,276	727,324	.....	180,886	908,210	1,219,066	1,467,851	5
6	Commerce and Industry Ins. Co. of Canada	342,476	14,193	6,840	363,509	99,294	.....	5,424	104,718	258,791	207,862	6
7	Co-operators Insurance Association	13,446,557	.....	.....	13,446,557	2,950,000	637,777	418,346	4,006,123	9,440,434	7,384,616	7
8	Coronation Insurance Co. Ltd.	232,809	.....	11,441	244,250	.....	.....	100,345	100,345	143,905	36,485	8
9	The Drake Insurance Co. Ltd.	40,581	.....	.....	40,581	.....	.....	19,694	19,694	20,887	716	9
10	Gerling Global General Insurance Co.	1,223,008	.....	387,459	1,610,467	800,000	3,363	.....	803,363	807,104	759,531	10
11	Gerling Global Reinsurance Co.	1,301,973	8,556	.....	1,310,529	345,000	.....	456,549	801,549	508,980	444,927	11
12	Gibraltar General Insurance Co.	555,423	34,299	4,219	593,941	*−811*	.....	.....	*−811*	594,752	175,576	12
13	Lombard Insurance Co. Ltd.	26,946	.....	.....	26,946	265	.....	.....	265	26,681	27,776	13
14	Ontario Motorist Insurance Co.	247,192	8,287	.....	255,479	89,000	.....	158,077	247,077	8,402	131,596	14
15	Ontario Mutual General Ins. Co.	245,134	5,101	22,587	272,822	8,635	.....	.....	8,635	264,187	58,136	15
16	Otter Dorchester Mutual Ins. Co.	186,966	1,151	1,033	189,150	.....	.....	.....	.....	189,150	*−216,535*	16
17	Pafco Insurance Co. Ltd.	1,044,532	129,628	.....	1,174,160	1,527,500	.....	6,446	1,533,946	*−359,786*	1,998,208	17
18	Pilot Insurance Co.	3,734,502	621,509	.....	4,356,011	1,434,131	.....	70,538	1,504,669	2,851,342	4,320,046	18
19	Premier Insurance Co.	61,757	.....	.....	61,757	.....	.....	4,162	4,162	57,595	14,513	19
20	The Retail Lumbermen's Mutual Fire Ins. Co.	8,828	.....	1,650	10,478	103	.....	.....	103	10,375	13,769	20
21	Scottish & York Insurance Co. Ltd.	1,969,747	17,415	2,593	1,989,755	754,000	.....	.....	754,000	1,235,755	944,754	21
22	Simcoe & Erie General Insurance Co.	1,837,576	1,346	270,137	2,109,059	275,000	.....	550,000	825,000	1,284,059	422,959	22
23	Transportation Fire and Casualty Co.	63,362	.....	1,023	64,385	46,874	.....	.....	46,874	17,511	53,063	23
24	The United Provinces Insurance Co.	1,715,259	9,503	7,908	1,732,670	.....	.....	.....	.....	1,732,670	2,129,568	24
25	Upper Canada Insurance Co.	12,549	638	.....	13,187	2,444	.....	.....	2,444	10,743	8,472	25
26	York Fire & Casualty Co.	60,662	.....	680	61,342	60,397	.....	.....	60,397	945	65,423	26
	Totals	31,946,371	1,166,374	916,244	34,028,989	9,319,004	641,140	1,970,467	11,930,611	22,098,378	22,387,573	

II. OTHER THAN LIFE (concl'd)

Reconciliation of Surplus for Protection of Policyholders

	Name of Company	Balance Jan. 1, 1977	Net Profit for Year	Increase in Paid-in Capital	Other Increases	Total Increase	Net Loss for Year	Dividends Paid to Shareholders	Other Decreases	Total Decrease	Balance Dec. 31, 1977	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	2,688,219	818,290	1,047,600	.....	1,865,890	.....	220,523	.....	220,523	4,333,586	1
2	Anglo-Canada General Ins. Co.	2,579,739	786,791	.....	11,019	797,810	.....	602,910	106,396	709,306	2,668,243	2
3	The Bay City General Ins. Co.	705,653	248,310	.....	2,464	250,774	.....	.....	3,340	3,340	953,087	3
4	The Canadian Millers' Mutual Fire Ins. Co.	819,380	84,870	.....	14,458	99,328	.....	.....	283,386*	283,386	635,322	4
5	Canadian Universal Ins. Co. Ltd.	4,580,845	1,467,851	350,000	228,771	2,046,622	.....	350,000	469,754	819,754	5,807,713	5
6	Commerce and Industry Ins. Co. of Canada	1,609,119	207,862	.....	1,904,377	2,112,239	.....	500,000	.....	500,000	3,221,358	6
7	Co-operators Insurance Association	29,209,185	7,384,616	3,127,925	629,013	11,141,554	.....	1,017,926	3,549,562	4,567,488	35,783,251	7
8	Coronation Insurance Co. Ltd.	991,651	36,485	.....	10,262	46,747	.....	.....	.....	.....	1,038,398	8
9	The Drake Insurance Co. Ltd.	*—5,685*	716	.....	271,850	272,566	.....	.....	.....	.....	266,881	9
10	Gerling Global General Insurance Co.	4,389,612	759,531	.....	.....	759,531	.....	304,000	30,568	334,568	4,814,575	10
11	Gerling Global Reinsurance Co.	2,991,255	444,927	.....	57,748	502,675	.....	111,000	3,109	114,109	3,379,821	11
12	Gibraltar General Insurance Co.	2,104,989	175,576	400,000	211,386	786,962	.....	.....	.....	.....	2,891,951	12
13	Lombard Insurance Co. Ltd.	246,736	27,776	.....	55,879	83,655	.....	.....	.....	.....	330,391	13
14	Ontario Motorist Insurance Co.	978,352	131,596	4,500	.....	136,096	.....	.....	79,506	79,506	1,034,942	14
15	Ontario Mutual General Ins. Co.	3,084,593	58,136	.....	.....	58,136	.....	.....	11,019	11,019	3,131,710	15
16	Otter Dorchester Mutual Ins. Co.	1,776,659	.....	.....	178	178	216,535	.....	60,754	277,289	1,499,548	16
17	Pafco Insurance Co. Ltd.	3,097,622	1,998,208	.....	91,075	2,089,283	.....	372,000	.....	372,000	4,814,905	17
18	Pilot Insurance Co.	17,374,184	4,320,046	.....	27,955	4,348,001	.....	966,625	.....	966,625	20,755,560	18
19	Premier Insurance Co.	320,489	14,513	.....	20,523	35,036	.....	.....	.....	.....	355,525	19
20	The Retail Lumbermen's Mutual Fire Ins. Co.	80,701	13,769	.....	.....	13,769	.....	.....	1,500	1,500	92,970	20
21	Scottish & York Insurance Co. Ltd.	2,053,426	944,754	.....	396,797	1,341,551	.....	.....	.....	.....	3,394,977	21
22	Simcoe & Erie General Insurance Co.	4,799,392	422,959	1,000,000	290,875	1,713,834	.....	90,000	548,292	638,292	5,874,934	22
23	Transportation Fire and Casualty Co.	393,950	53,063	30,700	.....	83,763	.....	.....	83,133	83,133	394,580	23
24	The United Provinces Insurance Co.	7,372,110	2,129,568	.....	.....	2,129,568	.....	.....	1,750,770	1,750,770	7,750,908	24
25	Upper Canada Insurance Co.	186,862	8,472	50,000	8,136	66,608	.....	.....	.....	.....	253,470	25
26	York Fire & Casualty Co.	458,455	65,423	.....	.....	65,423	.....	.....	62,437	62,437	461,441	26
	Totals	94,887,493	22,604,108	6,010,725	4,232,766	32,847,599	216,535	4,534,984	7,043,526	11,795,045	115,940,047	

*Includes refund to policyholders.

(B)
FARMERS' MUTUAL INSURANCE CORPORATIONS

FARMERS' MUTUAL INSURANCE CORPORATIONS
Assets, December 31, 1977

	Name of Company	Investments	Interest Due and Accrued	Cash on Hand or in Bank	Agents Balances and Premiums Uncollected	Amount Due from Re-insurance	Mortgages	Real Estate	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Algoma	379,090	7,948	62,620	34,950	.....	.....	.....	.....	484,608	1
2	Amherst Island	63,126	1,532	1,809	351	9	.....	.....	.....	66,827	2
3	Ayr	797,156	16,033	86,127	7,209	262	.....	5,575	.....	912,362	3
4	Bay of Quinte	1,408,165	32,812	26,607	38,909	2,584	.....	31,384	.....	1,540,461	4
5	Bertie & Clinton	1,354,672	27,585	30,042	7,071	48,805	47,229	.....	.....	1,515,404	5
6	Blanshard	401,144	8,111	33,681	283	.....	.....	.....	.....	443,219	6
7	Brant	963,411	21,846	107,706	17,718	.....	13,500	47,863	.....	1,172,044	7
8	Caradoc Delaware	369,980	7,568	31,974	835	305	.....	.....	.....	410,662	8
9	Cayuga	672,251	12,317	36,935	3,382	186	.....	.....	.....	725,071	9
10	Culross	337,387	6,799	34,838	18,478	1,288	.....	.....	.....	398,790	10
11	Downie	563,945	14,819	97,327	2,767	1,884	.....	36,270	.....	717,012	11
12	Dufferin	846,599	15,286	113,096	88,239	1,590	45,328	21,643	.....	1,131,781	12
13	Dumfries	867,350	18,416	45,206	4,779	.....	.....	53,747	.....	989,498	13
14	Dunwich	943,343	22,298	19,158	26,017	792	.....	21,413	.....	1,033,021	14
15	East Williams	454,000	9,844	39,900	5,447	.....	.....	.....	.....	509,191	15
16	Ekfrid	418,560	9,768	41,120	1,952	3,916	.....	9,685	.....	485,001	16
17	Elma	687,600	12,625	28,589	2,206	73	.....	10,993	43	742,132	17
18	Erie	762,040	15,803	74,573	7,634	45,380	.....	.....	.....	905,430	18
19	Farmers' Mutual	3,724,362	74,567	16,414	221,817	5,359	.....	75,689	.....	4,118,208	19
20	Formosa	1,103,505	25,210	141,234	76,523	18,034	.....	62,409	.....	1,426,915	20
21	Germania	838,649	19,737	108,498	20,598	10,467	.....	.....	.....	997,949	21
22	Glengarry	1,226,961	38,407	124,771	1,774	105,265	.....	12,722	.....	1,509,900	22
23	Grenville	1,566,419	34,307	78,377	92,552	82,596	.....	14,393	.....	1,868,644	23
24	Grey & Bruce	725,665	22,077	38,313	46,565	527	.....	5,315	120	838,582	24
25	Halwell	1,051,626	23,877	111,605	104,582	13,105	.....	159,460	.....	1,464.258	25
26	Hamilton Township	2,599,260	59,091	39,874	36,861	.....	.....	8,000	.....	2,743,086	26
27	Hay Township	1,054,297	27,352	130,319	2,241	3,225	.....	26,879	.....	1,244,313	27
28	Howard	1,766,360	56,185	14,378	5,896	.....	8,048	111,166	.....	1,962,033	28
29	Howick	832,461	19,155	104,450	98,736	8,097	.....	26,408	.....	1,089,307	29
30	Kent & Essex	4,309,577	91,385	40,086	1,087	8,756	.....	33,000	.....	4,483,891	30

31	Lambton	2,470,266	72,838	27,947	3,746	169	.....	34,183	.....	2,609,149	31
32	Lanark	2,275,677	42,711	188,521	152,978	3,823	.....	224,339	.....	2,888,049	32
33	Lennox & Addington	191,605	4,670	520,407	17,575	4,207	.....	6,070	.....	744,532	33
34	Lobo	150,715	5,749	124,552	2,380	6,800	.....	.....	.....	290,196	34
35	London	590,145	10,588	46,330	3,404	6,062	.....	.....	.....	656,529	35
36	McGillivray	240,480	6,836	*−12,921*	28,426	5,065	.....	.....	.....	267,886	36
37	McKillop	836,880	20,058	31,624	3,970	.....	4,029	.....	.....	896,561	37
38	Norfolk	194,594	2,563	47,974	25,168	55,267	.....	4,850	256	330,672	38
39	North Blenheim	867,116	26,438	58,915	4,340	256	.....	10,142	.....	967,207	39
40	North Kent	1,049,168	22,494	131,879	4,724	59,017	.....	92,314	.....	1,359,596	40
41	Oxford	1,275,216	24,394	104,090	61,656	3,588	47,173	103,281	.....	1,620,398	41
42	Peel	2,511,185	91,254	34,884	28,017	.....	.....	65,960	128	2,731,428	42
43	Peel & Maryborough	866,542	16,840	105,603	68,787	1,219	71,348	3,327	140	1,133,806	43
44	Prescott	145,090	2,082	27,419	48,722	164,653	.....	49,007	132	437,105	44
45	South Easthope	983,790	20,401	3,274	8,778	1,953	.....	14,961	9	1,033,166	45
46	Southwold	215,900	3,777	34,658	700	49,246	.....	.....	.....	304,281	46
47	Townsend	585,878	14,858	19,669	380	4,189	2,260	.....	71	627,305	47
48	Usborne & Hibbert	1,501,522	29,142	156,705	3,326	.....	.....	31,075	.....	1,721,770	48
49	Wabisa	931,058	45,660	60,699	5,263	.....	.....	29,026	.....	1,071,706	49
50	West Wawanosh	1,609,090	45,900	47,138	6,604	1,084	.....	5,265	.....	1,715,081	50
51	Westminster	404,240	10,942	30,419	6,362	105	.....	.....	2,465	454,533	51
52	Yarmouth	502,384	7,482	82,178	833	9,618	.....	.....	.....	602,495	52
	TOTALS	53,487,502	1,280,440	3,731,594	1,464,596	738,826	238,915	1,447,814	3,364	62,393,051	
	OTHER										
	Farm Mutual Reins. Plan	11,075,765	293,877	37,992	.....	383,730	246,125	430,347	97	12,467,933	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont'd)
Liabilities and Surplus, December 31, 1977

	Name of Company	Unpaid Claims	Unearned Premiums (at 80%)	Expenses Due and Accrued	Miscellaneous Liabilities	Provision for Refund from Surplus	Total Liabilities	Investment Reserve	Surplus	Total	
		$	$	$	$	$	$	$	$	$	
1	Algoma	38,143	105,922	2,634	10,200	.....	156,899	.....	327,709	484,608	1
2	Amherst Island	2,967	9,991	3,418	.....	.....	16,376	.....	50,451	66,827	2
3	Ayr	12,725	118,599	.....	4,486	.....	135,810	.....	776,552	912,362	3
4	Bay of Quinte	15,407	238,069	4,382	12,848	.....	270,706	.....	1,269,755	1,540,461	4
5	Bertie & Clinton	55,775	383,929	2,085	6,666	.....	448,455	.....	1,066,949	1,515,404	5
6	Blanshard	2,500	51,083	.....	265	.....	53,848	.....	389,371	443,219	6
7	Brant	19,000	114,464	1,425	5,070	25,000	164,959	.....	1,007,085	1,172,044	7
8	Caradoc Delaware	12,957	53,054	647	5,000	.....	71,658	.....	339,004	410,662	8
9	Cayuga	4,000	123,576	.....	2,020	.....	129,596	.....	595,475	725,071	9
10	Culross	300	61,317	.....	2,460	.....	64,077	.....	334,713	398,790	10
11	Downie	825	96,780	.....	2,416	.....	100,021	.....	616,991	717,012	11
12	Dufferin	64,011	311,431	4,029	.....	.....	379,471	.....	752,310	1,131,781	12
13	Dumfries	25,302	115,583	5,300	.....	.....	146,185	.....	843,313	989,498	13
14	Dunwich	38,652	156,030	1,546	3,909	.....	200,137	.....	832,884	1,033,021	14
15	East Williams	18,159	115,810	3,952	3,083	.....	141,004	.....	368,187	509,191	15
16	Ekfrid	4,300	58,810	474	50	.....	63,634	.....	421,367	485,001	16
17	Elma	6,733	90,354	2,629	1,019	.....	100,735	.....	641,397	742,132	17
18	Erie	65,640	132,394	2,869	.....	.....	200,903	.....	704,527	905,430	18
19	Farmers' Mutual	107,033	975,717	65,361	124	.....	1,148,235	40,503	2,929,470	4,118,208	19
20	Formosa	77,291	357,370	8,824	8,481	.....	451,966	.....	974,949	1,426,915	20
21	Germania	8,053	130,724	3,103	.....	.....	141,880	.....	856,069	997,949	21
22	Glengarry	20,741	541,290	4,525	.....	.....	566,556	.....	943,344	1,509,900	22
23	Grenville	64,239	575,874	57,081	24,859	.....	722,053	.....	1,146,591	1,868,644	23
24	Grey & Bruce	53,257	202,256	3,968	.....	.....	259,481	.....	579,101	838,582	24
25	Halwell	38,971	286,795	16,853	.....	.....	342,619	.....	1,121,639	1,464,258	25
26	Hamilton Township	32,372	852,512	1,532	10,000	.....	896,416	.....	1,846,670	2,743,086	26
27	Hay Township	18,359	252,667	.....	.....	.....	271,026	.....	973,287	1,244,313	27
28	Howard	3,975	217,461	2,310	923	.....	224,669	.....	1,737,364	1,962,033	28
29	Howick	29,479	208,052	11,580	27,746	.....	276,857	.....	812,450	1,089,307	29
30	Kent & Essex	161,776	995,983	.....	1,638	.....	1,159,397	.....	3,324,494	4,483,891	30

31	Lambton	26,650	629,577	4,220	360	.....	660,807	.....	1,948,342	2,609,149	31
32	Lanark	193,983	1,241,865	15,786	228	.....	1,451,862	.....	1,436,187	2,888,049	32
33	Lennox & Addington	34,094	240,073	1,241	5,022	.....	280,430	.....	464,102	744,532	33
34	Lobo	9,100	108,202	49	.....	.....	117,351	.....	172,845	290,196	34
35	London	9,625	174,971	.....	.....	.....	184,596	.....	471,933	656,529	35
36	McGillivray	.....	125,330	2,561	771	.....	128,662	.....	139,224	267,886	36
37	McKillop	2,550	99,166	2,708	1,583	.....	106,007	.....	790,554	896,561	37
38	Norfolk	10,959	69,015	168	9,039	.....	89,181	.....	241,491	330,672	38
39	North Blenheim	5,911	118,138	706	1,295	.....	126,050	.....	841,157	967,207	39
40	North Kent	46,800	250,285	.....	.....	.....	297,085	.....	1,062,511	1,359,596	40
41	Oxford	41,362	254,966	7,416	2,700	.....	306,444	.....	1,313,954	1,620,398	41
42	Peel	38,228	676,833	5,369	18,106	.....	738,536	.....	1,992,892	2,731,428	42
43	Peel & Maryborough	58,585	188,999	6,762	.....	.....	254,346	.....	879,460	1,133,806	43
44	Prescott	95,428	87,392	13,907	31,772	.....	228,499	.....	208,606	437,105	44
45	South Easthope	8,900	223,402	2,291	4,455	.....	239,048	.....	794,118	1,033,166	45
46	Southwold	2,000	36,819	304	88	.....	39,211	.....	265,070	304,281	46
47	Townsend	9,000	86,582	820	1,432	.....	97,834	.....	529,471	627,305	47
48	Usborne & Hibbert	20,000	260,218	.....	3,232	.....	283,450	.....	1,438,320	1,721,770	48
49	Wabisa	21,633	126,598	1,540	7,954	.....	157,725	.....	913,981	1,071,706	49
50	West Wawanosh	32,636	224,640	2,861	4,373	.....	264,510	.....	1,450,571	1,715,081	50
51	Westminster	1,200	33,109	.....	1,365	.....	35,674	.....	418,859	454,533	51
52	Yarmouth	.....	71,262	.....	1,669	.....	72,931	.....	529,564	602,495	52
	TOTALS	1,671,586	13,261,339	279,236	228,707	25,000	15,465,868	40,503	46,886,680	62,393,051	
	OTHERS										
	Farm Mutual Reins. Plan	2,173,132	1,926,202	4,886	604,690	.....	4,708,910	.....	7,759,023	12,467,933	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont'd)

Gain and Loss and Surplus Accounts for the Year Ended December 31, 1977

	Name of Company	Net Premiums Earned	Total Claims and Expenses	Underwriting Gain or *Loss*	Other Revenue or *Expenditures*	Net Gain or *Loss* for the Year	Surplus at Beginning of Year	Surplus Adjustments 1977	Surplus At End of Year	Surplus (In ¢ per $100) of Insurance	Net Amount at Risk (in Millions of $)	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	166,205	125,758	40,447	27,689	68,136	259,573	.....	327,709	75.0	43.7	1
2	Amherst Island	9,982	14,405	*−4,423*	4,456	33	50,419	*−1*	50,451	158.1	3.2	2
3	Ayr	256,648	158,754	97,894	55,530	153,424	627,940	*−4,812*	776,552	78.7	98.7	3
4	Bay of Quinte	531,616	399,614	132,002	116,821	248,823	1,023,050	*−2,118*	1,269,755	63.4	204.6	4
5	Bertie & Clinton	418,643	382,343	36,300	126,030	162,330	904,759	*−140*	1,066,949	61.0	174.9	5
6	Blanshard	109,448	66,217	43,231	34,583	77,814	311,614	*−57*	389,371	90.2	43.2	6
7	Brant	258,576	159,152	99,424	83,693	183,117	849,097	*−25,129*	1,007,085	157.9	63.8	7
8	Caradoc Delaware	112,933	94,862	18,071	34,283	52,354	294,621	*−7,971*	339,004	85.0	39.9	8
9	Cayuga	229,229	136,621	92,608	54,619	147,227	448,807	*−559*	595,475	73.1	81.4	9
10	Culross	116,417	123,858	*−7,441*	30,197	22,756	311,825	132	334,713	84.5	39.6	10
11	Downie	200,372	178,513	21,859	56,993	78,852	539,632	*−1,493*	616,991	77.4	79.7	11
12	Dufferin	605,273	619,350	*−14,077*	76,295	62,218	691,325	*−1,233*	752,310	40.2	186.9	12
13	Dumfries	257,984	190,105	67,879	76,698	144,577	702,642	*−3,906*	843,313	96.4	87.5	13
14	Dunwich	274,122	310,241	*−36,119*	81,969	45,850	794,664	*−7,630*	832,884	67.0	124.3	14
15	East Williams	152,262	125,614	26,648	39,782	66,430	301,637	120	368,187	64.4	57.2	15
16	Ekfrid	135,062	155,021	*−19,959*	38,108	18,149	403,279	*−61*	421,367	90.5	46.5	16
17	Elma	191,140	127,242	63,898	51,911	115,809	525,133	455	641,397	86.0	74.6	17
18	Erie	267,687	294,871	*−27,184*	67,247	40,063	667,193	*−2,729*	704,527	62.3	113.0	18
19	Farmers' Mutual	1,628,042	1,372,708	255,334	295,743	551,077	2,382,526	*−4,133*	2,929,470	59.2	494.7	19
20	Formosa	662,892	631,323	31,569	90,461	122,030	865,714	*−12,795*	974,949	44.5	219.0	20
21	Germania	213,471	192,455	21,016	76,500	97,516	755,448	3,105	856,069	113.0	75.8	21
22	Glengarry	487,934	566,874	*−78,940*	101,620	22,680	924,436	*−3,772*	943,344	51.6	182.8	22
23	Grenville	789,811	582,309	207,502	123,339	330,841	814,593	1,157	1,146,591	39.2	292.1	23
24	Grey & Bruce	294,586	228,112	66,474	57,566	124,040	458,013	*−2,952*	579,101	70.7	81.9	24
25	Halwell	540,514	477,497	63,017	92,088	155,105	978,345	*−11,811*	1,121,639	60.2	186.5	25
26	Hamilton Township	777,153	677,669	99,484	209,230	308,714	1,535,690	2,266	1,846,670	64.2	287.6	26
27	Hay Township	421,004	394,100	26,904	98,940	125,844	847,723	*−280*	973,287	63.0	154.4	27
28	Howard	379,277	343,108	36,169	163,455	199,624	1,542,969	*−5,229*	1,737,364	120.6	144.1	28
29	Howick	378,358	293,850	84,508	72,711	157,219	663,529	*−8,298*	812,450	38.7	209.9	29
30	Kent & Essex	862,499	975,208	*−112,709*	347,853	235,144	3,089,350	.....	3,324,494	97.6	340.7	30

31	Lambton	732,855	615,892	116,923	205,715	322,678	1,628,741	*−3,077*	1,948,342	71.0	274.4	31
32	Lanark	2,011,377	1,860,053	151,324	204,400	355,724	1,096,484	*−16,021*	1,436,187	26.6	539.9	32
33	Lennox & Addington	398,521	375,155	23,366	36,372	59,738	405,222	*−858*	464,102	27.1	171.0	33
34	Lobo	91,981	92,253	*−272*	18,931	18,659	153,728	458	172,845	43.9	39.3	34
35	London	155,481	175,468	*−19,987*	49,092	29,105	441,546	1,282	471,933	71.0	66.4	35
36	McGillivray	139,836	161,625	*−21,789*	17,309	*−4,480*	144,210	*−506*	139,224	26.4	52.8	36
37	McKillop	199,232	85,332	113,900	68,600	182,500	607,553	501	790,554	109.9	71.9	37
38	Norfolk	136,842	49,692	87,150	8,468	95,618	144,051	1,822	241,491	33.4	72.2	38
39	North Blenheim	241,659	129,351	112,308	77,615	189,923	651,216	18	841,157	98.5	85.4	39
40	North Kent	211,277	210,631	646	97,413	98,059	969,749	*−5,297*	1,062,511	112.2	94.7	40
41	Oxford	514,120	371,963	142,157	109,859	252,016	1,065,522	*−3,584*	1,313,954	68.4	192.0	41
42	Peel	792,179	539,230	252,949	196,290	449,239	1,550,806	*−7,153*	1,992,892	65.4	288.0	42
43	Peel & Maryborough	390,873	313,871	77,002	72,766	149,768	725,138	4,554	879,460	84.3	104.3	43
44	Prescott	170,119	102,221	67,898	11,556	79,454	128,467	685	208,606	23.9	87.4	44
45	South Easthope	429,942	358,254	71,688	78,196	149,884	643,786	448	794,118	51.5	154.2	45
46	Southwold	72,639	87,087	*−14,448*	22,288	7,840	257,909	*−679*	265,070	84.6	31.4	46
47	Townsend	129,554	104,773	24,781	50,526	75,307	454,824	*−660*	529,471	116.8	45.3	47
48	Usborne & Hibbert	433,443	417,558	15,885	134,414	150,299	1,288,281	*−260*	1,438,320	86.0	167.3	48
49	Wabisa	219,274	166,861	52,413	77,093	129,506	784,364	111	913,981	116.2	78.7	49
50	West Wawanosh	463,359	387,129	76,230	141,094	217,324	1,232,063	1,184	1,450,571	84.7	165.9	50
51	Westminster	75,085	38,880	36,205	34,053	70,258	348,806	*−205*	418,859	140.1	29.9	51
52	Yarmouth	78,559	59,542	19,017	48,806	67,823	462,350	*−609*	529,564	162.0	32.7	52
	TOTALS	19,817,347	17,100,575	2,716,772	4,547,266	7,264,038	39,750,362	*−127,720*	46,886,680	66.2	7,077.3	
	OTHERS											
	Farm Mutual Reins. Plan	5,072,401	4,818,087	254,314	974,279	1,228,593	6,529,240	1,190	7,759,023	.....	.....	

FARMERS' MUTUAL INSURANCE CORPORATIONS
Claims and Expenses for the Year Ended December 31, 1977

	Name of Company	Gross Claims Incurred	Reinsurance Recovered or Recoverable	Net Claims Incurred	Net Adjusting Expenses	Total Claims and Adjusting Expenses	Commission Expenses	Salaries, Fees and Travelling Expenses	Fire Prevention Expenses	All Other Expenses	Total Claims and Expenses	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	68,619	819	67,800	510	68,310	27,355	24,668	.....	5,425	125,758	1
2	Amherst Island	36,500	27,083	9,417	40	9,457	1,417	2,448	*—90*	1,173	14,405	2
3	Ayr	134,282	40,294	93,988	809	94,797	22,052	31,101	435	10,369	158,754	3
4	Bay of Quinte	221,350	10,238	211,112	5,200	216,312	76,548	63,097	15,836	27,821	399,614	4
5	Bertie & Clinton	635,010	390,917	244,093	12,395	256,488	65,945	40,172	1,935	17,803	382,343	5
6	Blanshard	60,303	20,341	39,962	1,248	41,210	*—4,069*	23,294	1,636	4,146	66,217	6
7	Brant	82,755	11,875	70,880	695	71,575	4,969	54,217	16,198	12,193	159,152	7
8	Caradoc-Delaware	61,446	42	61,404	743	62,147	10,432	17,490	61	4,732	94,862	8
9	Cayuga	83,108	8,682	74,426	1,140	75,566	20,206	25,024	6,391	9,434	136,621	9
10	Culross	90,898	6,312	84,586	1,826	86,412	21,415	11,847	629	3,555	123,858	10
11	Downie	185,854	48,092	137,762	828	138,590	15,231	14,984	1,048	8,660	178,513	11
12	Dufferin	455,051	73,968	381,083	6,755	387,838	130,276	62,518	10,623	28,095	619,350	12
13	Dumfries	93,722	18	93,704	481	94,185	771	51,935	20,873	22,341	190,105	13
14	Dunwich	272,504	74,602	197,902	4,336	202,238	38,180	43,421	4,396	22,006	310,241	14
15	East Williams	89,030	1,479	87,551	2,286	89,837	11,789	16,810	452	6,726	125,614	15
16	Ekfrid	145,213	40,583	104,630	1,614	106,244	32,852	9,822	262	5,841	155,021	16
17	Elma	39,549	6,688	32,861	1,960	34,821	36,792	36,974	4,195	14,460	127,242	17
18	Erie	349,131	119,958	229,173	5,762	234,935	20,540	21,135	2,529	15,732	294,871	18
19	Farmers' Mutual	703,407	45,660	657,747	17,915	675,662	369,708	191,728	29,131	106,479	1,372,708	19
20	Formosa	367,848	19,510	348,338	4,045	352,383	152,267	65,873	32,417	28,383	631,323	20
21	Germania	145,480	10,758	134,722	3,034	137,756	28,421	16,575	1,594	8,109	192,455	21
22	Glengarry	831,659	447,223	384,436	12,023	396,459	119,511	30,726	131	20,047	566,874	22
23	Grenville	614,413	252,788	361,625	12,658	374,283	76,810	76,080	17,400	37,736	582,309	23
24	Grey & Bruce	130,908	3,466	127,442	1,901	129,343	50,038	35,877	2,911	9,943	228,112	24
25	Halwell	417,820	148,110	269,710	9,814	279,524	109,044	58,027	3,060	27,842	477,497	25
26	Hamilton Township	449,181	45,362	403,819	8,000	411,819	172,209	53,942	3,586	36,113	677,669	26
27	Hay Township	267,457	14,528	252,929	7,891	260,820	50,435	60,890	2,396	19,559	394,100	27
28	Howard	207,159	*—3,917*	211,076	3,893	214,969	45,891	63,946	4,278	14,024	343,108	28
29	Howick	341,738	154,565	187,173	3,596	190,769	28,127	46,727	2,561	25,666	293,850	29
30	Kent & Essex	670,608	43,365	627,243	36,382	663,625	220,180	62,465	395	28,543	975,208	30

31	Lambton	340,120	4,440	335,680	15,563	351,243	140,836	90,656	3,902	29,255	615,892	31
32	Lanark	1,309,162	142,311	1,166,851	49,870	1,216,721	353,583	165,029	45,768	78,952	1,860,053	32
33	Lennox & Addington	232,408	21,047	211,361	8,475	219,836	98,245	36,685	5,195	15,194	375,155	33
34	Lobo	63,490	7,750	55,740	1,359	57,099	14,592	17,490	*—135*	3,207	92,253	34
35	London	159,254	42,410	116,844	1,242	118,086	26,263	21,919	1,077	8,123	175,468	35
36	McGillivray	177,112	64,044	113,068	662	113,730	29,099	13,169	288	5,339	161,625	36
37	McKillop	47,053	10,080	36,973	1,543	38,516	16,121	19,089	1,519	10,087	85,332	37
38	Norfolk	67,757	31,377	36,380	5,299	41,679	*—33,117*	25,414	838	14,878	49,692	38
39	North Blenheim	62,532	1,108	61,424	1,251	62,675	24,972	22,177	3,353	16,174	129,351	39
40	North Kent	190,823	62,455	128,368	1,910	130,278	35,827	35,480	352	8,694	210,631	40
41	Oxford	239,685	84,186	155,499	8,276	163,775	94,562	84,123	1,426	28,077	371,963	41
42	Peel	183,508	8,112	175,396	2,969	178,365	176,404	124,119	16,270	44,072	539,230	42
43	Peel & Maryborough	291,009	103,396	187,613	3,575	191,188	45,213	60,069	970	16,431	313,871	43
44	Prescott	269,364	170,591	98,773	6,726	105,499	*—46,151*	26,630	815	15,428	102,221	44
45	South Easthope	272,990	76,542	196,448	4,924	201,372	68,876	57,110	3,456	27,440	358,254	45
46	Southwold	126,735	62,314	64,421	1,320	65,741	6,593	11,148	450	3,155	87,087	16
47	Townsend	80,844	25,424	55,420	301	55,721	15,821	22,825	1,419	8,987	104,773	47
48	Usborne & Hibbert	407,168	84,675	322,493	7,199	329,692	41,642	33,543	557	12,124	417,558	48
19	Wabish	101,008	21,876	79,132	1,463	80,595	42,020	32,859	.....	11,387	166,861	49
50	West Wawanosh	311,474	39,235	272,239	4,983	277,222	56,814	40,604	1,412	11,077	387,129	50
51	Westminster	19,905	2,693	17,212	465	17,677	6,232	9,468	32	5,471	38,880	51
52	Yarmouth	44,380	9,297	35,083	871	35,954	6,404	12,452	293	4,439	59,542	52
	TOTALS	13,249,784	3,138,772	10,111,012	300,026	10,411,038	3,176,193	2,275,871	276,526	960,947	17,100,575	
	OTHERS											
	Farm Mutual Reins. Plan	3,982,885	398,419	3,584,466	.....	3,584,466	1,085,784	94,402	.....	53,435	4,818,087	

FARMERS' MUTUAL INSURANCE CORPORATIONS

Premiums Written and Reinsurance Ceded for the year ended December 31, 1977

	Name of Company	Gross Premiums Written					Reinsurance Premiums Ceded				Net Premiums Written	Net Premiums Earned	
		Property	Wind	Liability (Public)	Crop Hail	Total	Property	Wind	Liability (Public)	Crop Hail			
		$	$	$	$	$	$	$	$	$	$	$	
1	Algoma	159,427	15,978	11,024	.....	186,429	11,022	2,397	11,024	.....	161,986	166,205	1
2	Amherst Island	12,866	681	618	.....	14,165	1,531	77	454	.....	12,103	9,982	2
3	Ayr	282,250	31,850	15,988	300	330,388	34,795	4,365	20,103	266	270,859	256,648	3
4	Bay of Quinte	608,626	56,823	38,506	.....	703,955	66,095	7,558	63,898	.....	566,404	531,616	4
5	Bertie & Clinton	453,709	72,154	58,300	.....	584,163	61,882	9,781	52,874	.....	459,626	418,643	5
6	Blanshard	125,739	16,222	7,396	.....	149,357	15,096	2,002	16,288	.....	115,971	109,448	6
7	Brant	263,394	35,634	14,971	.....	313,999	25,151	5,409	21,505	.....	261,934	258,576	7
8	Caradoc-Delaware	118,506	22,281	4,946	.....	145,733	14,692	3,112	6,720	.....	121,209	112,933	8
9	Cayuga	253,591	23,270	18,506	.....	295,367	31,680	3,156	18,505	.....	242,026	229,229	9
10	Culross	128,866	11,422	3,851	.....	144,139	14,529	1,633	4,350	.....	123,627	116,417	10
11	Downie	210,636	38,394	6,886	.....	255,916	28,742	5,793	9,512	.....	211,869	200,372	11
12	Dufferin	645,317	75,824	33,330	.....	754,471	70,988	10,960	33,453	.....	639,070	605,273	12
13	Dumfries	285,648	30,380	13,719	.....	329,747	31,626	4,272	20,436	.....	273,413	257,984	13
14	Dunwich	248,406	57,683	14,840	25,568	346,497	41,466	8,559	9,459	16,620	270,393	274,122	14
15	East Williams	157,938	32,449	7,347	.....	197,734	22,153	4,416	4,835	.....	166,330	152,262	15
16	Ekfrid	142,710	23,906	7,225	.....	173,841	16,951	3,163	11,769	.....	141,958	135,062	16
17	Elma	209,301	30,339	16,567	440	256,647	25,298	4,210	24,427	330	202,382	191,140	17
18	Erie	308,777	33,966	22,081	.....	364,824	40,424	6,204	33,833	.....	284,363	267,687	18
19	Farmers' Mutual	1,691,297	231,084	143,789	.....	2,066,170	148,558	37,345	143,789	.....	1,736,478	1,628,042	19
20	Formosa	698,489	100,789	40,862	.....	840,140	70,395	15,597	20,485	.....	733,663	662,892	20
21	Germania	231,433	20,873	6,914	.....	259,220	27,931	2,178	4,835	.....	224,276	213,471	21
22	Glengarry	608,470	87,347	46,962	.....	742,779	54,816	10,368	67,931	.....	609,664	487,934	22
23	Grenville	1,054,804	150,453	77,242	.....	1,282,499	343,555	20,264	90,637	.....	828,043	789,811	23
24	Grey & Bruce	335,113	25,493	15,835	.....	376,441	27,893	3,061	22,904	.....	322,583	294,586	24
25	Halwell	579,357	80,793	57,005	.....	717,155	64,149	10,976	61,349	.....	580,681	540,514	25
26	Hamilton Township	893,443	99,998	76,727	.....	1,070,168	83,723	11,975	76,727	.....	897,743	777,153	26
27	Hay Township	447,395	83,735	32,660	.....	563,790	57,629	10,528	48,655	.....	446,978	421,004	27
28	Howard	380,807	70,968	33,266	.....	485,041	44,395	10,027	44,521	.....	386,098	379,277	28
29	Howick	600,100	100,098	42,779	.....	742,977	282,397	13,551	43,608	.....	403,421	378,358	29
30	Kent & Essex	957,163	196,323	94,020	.....	1,247,506	104,176	22,878	108,915	.....	1,011,537	862,499	30

31	Lambton	776,619	115,813	46,901	.....	939,333	78,730	15,349	69,015	.....	776,239	732,855	31
32	Lanark	2,150,268	268,070	130,643	.....	2,548,981	177,518	35,892	115,155	.....	2,220,416	2,011,377	32
33	Lennox & Addington	446,521	50,581	35,428	.....	532,530	58,653	6,935	22,653	.....	444,289	398,521	33
34	Lobo	91,449	17,039	5,236	.....	113,724	14,414	2,154	6,865	.....	90,291	91,981	34
35	London	188,809	33,074	14,504	.....	236,387	24,310	3,640	14,929	.....	193,508	155,481	35
36	McGillivray	149,968	34,179	10,941	.....	195,088	18,547	4,147	10,638	.....	161,756	139,836	36
37	McKillop	224,537	21,940	6,641	.....	253,118	29,706	2,827	6,741	.....	213,844	199,232	37
38	Norfolk	240,977	26,518	20,831	26,643	314,969	133,870	3,987	6,385	17,318	153,409	136,842	38
39	North Blenheim	258,863	36,386	14,549	.....	309,798	29,164	4,912	14,549	.....	261,173	241,659	39
40	North Kent	271,799	54,253	27,436	.....	353,488	29,516	8,277	36,699	.....	278,996	211,277	40
41	Oxford	531,872	90,755	40,506	.....	663,133	66,342	11,996	24,543	.....	560,252	514,120	41
42	Peel	905,315	106,476	60,043	.....	1,071,834	99,956	13,404	56,319	.....	902,155	792,179	42
43	Peel & Maryborough	433,682	42,190	17,391	.....	493,263	37,530	5,153	24,585	.....	425,995	390,873	43
44	Prescott	366,782	57,968	24,853	.....	449,603	232,842	8,102	24,878	.....	183,781	170,119	44
45	South Easthope	438,999	94,926	33,764	.....	567,689	54,058	13,039	33,901	.....	466,691	429,942	45
46	Southwold	77,370	12,477	1,865	.....	91,712	11,931	1,850	1,889	.....	76,042	72,639	46
47	Townsend	144,548	16,751	11,368	.....	172,667	18,871	2,210	15,813	.....	135,773	129,554	47
48	Usborne & Hibbert	463,746	87,125	26,359	.....	577,230	58,888	10,614	37,040	.....	470,688	433,443	48
49	Wabisa	236,465	37,879	17,448	.....	291,792	28,697	5,748	25,189	.....	232,158	219,274	49
50	West Wawanosh	482,721	87,452	23,154	.....	593,327	58,884	11,699	32,667	.....	490,077	463,359	50
51	Westminster	74,740	15,816	5,110	.....	95,666	10,444	1,720	7,910	.....	75,592	75,085	51
52	Yarmouth	93,090	10,175	4,883	.....	108,148	11,283	1,211	6,082	.....	89,572	78,559	52
		22,142,718	3,175,053	1,544,016	52,951	26,914,738	3,147,892	430,681	1,692,246	34,534	21,609,385	19,817,347	
	OTHERS												
	Farm Mutual Reins. Plan	3,796,573	463,780	1,626,704	307,972	6,195,029	336,312	225,229	100,052	18,952	5,514,484	5,072,401	

	Name of Corporation	Address	President	Manager or Secretary	
1	Algoma	Thessalon	C. Stevens	L. Wolgemuth	1
2	Amherst Island	Stella	A. B. Caughey	Mrs. J. Miller	2
3	Ayr	Ayr	L. Cain	D. R. Elmes	3
4	Bay of Quinte	Picton	W. C. Langstaff	A. R. Stickle	4
5	Bertie & Clinton	Fenwick	M. Beamer	F. A. Legg	5
6	Blanshard	St. Marys	G. Johnson	W. E. Hanley	6
7	Brant	Brantford	J. W. Howell	L. E. Knill	7
8	Caradoc-Delaware	Mount Brydges	S. Howlett	D. Cobban	8
9	Cayuga	Cayuga	J. Hyslop	Mrs. G. Hedley	9
10	Culross	Teeswater	G. Murray	R. Lamont	10
11	Downie	Stratford	J. L. McKay	E. Doerr	11
12	Dufferin	Shelburne	G. D. Ledlow	A. Reimer	12
13	Dumfries	Cambridge	J. K. Black	G. L. Welsh	13
14	Dunwich	Dutton	N. McPhail	D. Mylrea	14
15	East Williams	Parkhill	R. Brock	Mrs. J. McLellan	15
16	Ekfrid	Appin	V. Towers	A. N. May	16
17	Elma	Atwood	J. Cox	D. Little	17
18	Erie	Fisherville	E. Harvey	L. K. Thomson	18
19	Farmers' Mutual	Lindsay	A. Pegg	D. R. MacKay	19
20	Formosa	Formosa	J. Clancy	V. Inglis	20
21	Germania	Ayton	L. Schenk	W. L. Brusso	21
22	Glengarry	Alexandria	I. Sproule	A. J. McDonald	22
23	Grenville	Spencerville	J. Robinson	H. McGrath	23
24	Grey & Bruce	Hanover	J. Cumming	G. D. McArthur	24
25	Halwell	Guelph	G. Fair	K. M. Forsythe	25
26	Hamilton Township	Cobourg	C. Nichols	Mrs. J. Grills	26
27	Hay	Zurich	H. Datars	J. R. Consitt	27
28	Howard	Ridgetown	H. A. Cameron	I. Ford	28
29	Howick	Wroxeter	R. McMichael	R. C. Hutchinson	29
30	Kent & Essex	Chatham	J. Newman	F. M. Fletcher	30
31	Lambton	Watford	C. A. Shaw	G. C. McCormick	31
32	Lanark	Perth	R. McEwen	R. W. Anderson	32
33	Lennox & Addington	Napanee	A. McLaughlin	G. D. Walters	33
34	Lobo	Strathroy	E. Early	J. A. McKenzie	34
35	London	London	J. S. Dickenson	Mrs. M. Tackabury	35
36	McGillivray	Ailsa Craig	R. Robinson	C. Hodgins	36
37	McKillop	Seaforth	K. Carnochan	Mrs. M. Sharp	37
38	Norfolk	Simcoe	H. Woolley	Mrs. M. Bannerman	38
39	North Blenheim	Bright	J. Tottle	M. A. Lambert	39
40	North Kent	Dresden	G. Dobson	K. W. Campbell	40
41	Oxford	Thamesford	M. Clarke	J. A. Harper	41
42	Peel	Brampton	J. Devins	B. E. Cunnington	42
43	Peel & Maryborough	Drayton	J. C. Walker	E. Bradshaw	43
44	Prescott	Alfred	R. Ouellette	J. M. Leduc	44
45	South Easthope	Tavistock	O. Facey	E. T. Pellow	45
46	Southwold	Sheddon	C. Hunter	Mrs. E. Sells	46
47	Townsend	Waterford	A. Anderson	L. D. Simington	47
48	Usburne & Hibbert	Exeter	W. Chaffe	W. D. Burton	48
49	Wabisa	Jarvis	B. V. Hossack	R. H. Siefker	49
50	West Wawanosh	Dungannon	A. Martin	F. F. Thompson	50
51	Westminster	Dorchester	D. MacPherson	Mrs. N. Harding	51
52	Yarmouth	St. Thomas	G. A. Jenken	Miss D. V. Evans	52
	OTHERS				
	Farm. Mutual Reins. Plan	Cambridge	K. M. Forsythe	B. Bird	

(C)
FRATERNAL SOCIETIES

FRATERNAL SOCIETIES
Assets, December 31, 1977

	Society	Bonds and Debentures	Stocks	Mortgage Loans on Real Estate	Real Estate and Agreements	Loans or Liens on Policies	Cash on Hand and in Banks	Investment Income Due and Accrued	Outstanding Premiums, Dues	All Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B. Society*	5,352,286	.....	.....	.....	.....	11,406	91,425	16,949	5,300	5,477,366	1
2	Funeral Society of Ontario	1,202,794	.....	1,633,826	.....	.....	18,686	43,073	.....	8,942	2,907,321	2
3	Metro Toronto Police W & O Fund	2,713,794	98,157	157,444	.....	.....	27,363	50,445	11,371	12	3,058,586	3
4	Ontario S.S. Teachers' Fraternal Society*	935,162	454,306	719,015	.....	.....	19,271	41,870	220,602	26,171	2,416,397	4
5	Ontario S.S. Teachers' Sick Benefit Society	556,919	2,500	227,597	.....	.....	21,004	34,009	600	.....	842,629	5
6	Union of Canada Life Insurance	9,613,948	.....	10,869,253	2,646,502	896,874	405,456	267,168	35,456	278,519	25,013,176	6
	Totals	20,374,903	554,963	13,607,135	2,646,502	896,874	503,186	527,990	284,978	318,944	39,715,475	

Liabilities and Surplus, December 31, 1977

	Society	Actuarial Reserves	Unpaid Claims	Other Amounts Accruing to Members	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment Reserves	Other Reserves	Surplus for the Protection of Members	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B. Society	5,309,488	19,279	1,522	.....	.....	5,330,289	.....	.....	147,077	5,477,366	1
2	Funeral Society of Ontario	2,824,121	.....	.....	8,364	273	2,832,758	.....	.....	74,563	2,907,321	2
3	Metro Toronto Police W & O Fund	1,763,824	10,800	.....	24,314	.....	1,798,938	.....	.....	1,259,648	3,058,586	3
4	Ontario S.S. Teachers' Fraternal Society*	1,820,250	94,880	224,849	44,302	.....	2,184,281	.....	.....	232,116	2,416,397	4
5	Ontario S.S. Teachers' Sick Benefit Society	.....	16,500	.....	23,810	.....	40,310	37,670	.....	764,649	842,629	5
6	Union of Canada Life Insurance	20,095,040	209,083	1,570,609	26,668	105,619	22,007,019	31,117	.....	2,975,040	25,013,176	6
	Totals	31,812,723	350,542	1,796,980	127,458	105,892	34,193,595	68,787	.....	5,453,093	39,715,475	

*For the year ended September 30, 1977.

FRATERNAL SOCIETIES (cont'd)

SICKNESS FUNDS

Income and Expenditure for the Year 1977

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Ontario S.S. Teachers' Sick Benefit Society	262,857	62,603	.....	.....	325,460	268,600	.....	.....	31,068	299,668	25,792	1
2	Union of Canada Life Insurance.....	5,509	33,035	.....	.....	38,544	4,029	*−3,288*	.....	3,959	4,700	33,844	2
	Totals.....	268,366	95,638	.....	.....	364,004	272,629	*−3,288*	.....	35,027	304,368	59,636	

Surplus Account for the Year 1977

	Society	Balance Jan. 1/1977	Net Revenue From Operations	Capital Gain/loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1977	
		$	$	$	$	$	$	$	
1	Ontario S.S. Teachers' Sick Benefit Society.....	736,213	25,792	*−22*	2,666	.....	.....	764,649	1
2	Union of Canada Life Insurance.....	345,673	33,844	.....	.....	.....	*−721*	378,796	2
	Totals.....	1,081,886	59,636	*−22*	2,666	.....	*−721*	1,143,445	

FRATERNAL SOCIETIES (cont'd)

SPECIAL FUNDS

Income and Expenditure for the Year 1977

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
	Union of Canada Life Insurance												
1	—Teacher-Student Fund	346,565	83,103	.....	.....	429,668	89,779	61,603	.....	125,631	277,013	152,655	1
2	—Fraternal Fund	2,486	6,710	.....	.....	9,196	.....	.....	.....	9,196	9,196	Nil	2
	Totals	349,051	89,813	.....	.....	438,864	89,779	61,603	.....	134,827	286,209	152,655	

Surplus Account for the Year 1977

	Society	Balance Jan. 1/1977	Net Revenue From Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1977	
		$	$	$	$	$	$	$	
	Union of Canada Life Insurance								
1	—Teacher-Student Fund	865,422	152,655	.....	.....	.....	3,942	1,022,019	1
2	—Fraternal Fund	83,341	.....	.....	.....	.....	.....	83,341	2
	Totals	948,763	152,655	.....	.....	.....	3,942	1,105,360	

FRATERNAL SOCIETIES (cont'd)

MORTUARY FUNDS

Income and Expenditure for the Year 1977

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B. Society	212,236	404,682	.....	3,287	620,205	202,484	215,869	.....	115,766	534,119	86,086	1
2	Funeral Society of Ontario	821,356	.....	.....	.....	821,356	310,343	511,013	.....	.....	821,356	Nil	2
3	Ontario S.S. Teachers' Fraternal Society*.	343,904	179,131	.....	16,990	540,025	253,000	793,370	.....	2,048	1,048,418	*−508,393*	3
4	Union of Canada Life Insurance	3,796,482	1,597,708	.....	.....	5,394,190	1,470,164	1,494,880	.....	2,394,672	5,359,716	34,474	4
5	Metro Toronto Police W & O Fund	322,869	265,545	.....	35,134	623,548	209,800	.....	.....	34,904	244,704	378,844	5
	Totals	5,496,847	2,447,066	.....	55,411	7,999,324	2,445,791	3,015,132	.....	2,547,390	8,008,313	*−8,989*	

Surplus Account for the Year 1977

	Society	Balance Jan. 1/1977	Net Revenue From Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1977	
		$	$	$	$	$	$	$	
1	Civil Service M.B. Society	138,565	86,086	.....	.....	*−100,203*	22,629	147,077	1
2	Ontario S.S. Teachers' Fraternal Society*	409,789	*−508,393*	*−6,326*	57,600	300,180	.....	252,850	2
3	Union of Canada Life Insurance	1,417,164	34,474	.....	.....	.....	39,246	1,490,884	3
4	Metro Toronto Police W & B Fund	879,072	378,844	1,672	.....	.....	60	1,259,648	4
	Totals	2,844,590	*−8,989*	*−4,654*	57,600	199,977	61,935	3,150,459	

*For the year ended September 30, 1977.

FRATERNAL SOCIETIES (concl'd)

GENERAL EXPENSE FUND

Income and Expenditure for the Year 1977

	Society	Income: Premiums, Dues, etc.	Income: Investment Income	Income: Transfers From Other Funds	Income: All Other Income	Income: Total Income	Expenditure: Benefits Incurred	Expenditure: Normal Increase in Actuarial Reserves	Expenditure: Transfers to Other Funds	Expenditure: All Other Expenditure	Expenditure: Total Expenditure	Balance Carried to Surplus	
		$	$	$	$	$	$	$	$	$	$	$	
1	Funeral Society of Ontario	.....	253,624	.....	.....	253,624	.....	171,693	.....	38,041	209,734	43,890	1
2	Ontario S.S. Teachers' Fraternal Society*	38,212	.....	.....	.....	38,212	.....	.....	.....	60,249	60,249	*−22,037*	2
	Totals	38,212	253,624	.....	.....	291,836	.....	171,693	.....	98,290	269,983	21,853	

Surplus Account for the Year 1977

	Society	Balance Jan. 1/1977	Net Revenue From Operations	Change in Non-Actuarial Reserves	Other Increases or Decreases	Balance Dec. 31/1977	
		$	$	$	$	$	
1	Funeral Society of Ontario	26,197	43,890	16,658	*−12,182*	74,563	1
2	Ontario S.S. Teachers' Fraternal Society*	1,303	*−22,037*	.....	.....	*−20,734*	2
	Totals	27,500	21,853	16,658	*−12,182*	53,829	

*For the year ended September 30, 1977.

(D)
MUTUAL BENEFIT SOCIETIES

MUTUAL BENEFIT SOCIETIES FOR 1977

	Short Name of Society	Assets						Liabilities				
		Real Estate	Mortgages on Real Estate	Bonds, Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Excess of Assets Over Liabilities	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Army & Navy Veterans Society of Hamilton	55,962	.....	.....	1,939	.....	57,901	.....	.....	57,901	57,901	1
2	Bled	.....	.....	105,000	15,745	.....	120,745	.....	.....	120,745	120,745	2
3	Border Cities Italian Club	.....	52,261	.....	392	.....	52,653	.....	.....	52,653	52,653	3
4	Border Cities Italian Club No. 2*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4
5	Brantford Hungarian	.....	.....	37,500	7,813	.....	45,313	.....	.....	45,313	45,313	5
6	Brantford Polish	.....	.....	.....	14,322	.....	14,322	.....	.....	14,322	14,322	6
7	Canadian Hebrew	36,563	.....	40,850	4,037	3,714	85,164	.....	62	85,102	85,164	7
8	Canadian Pacific Expressmen's	.....	.....	3,000	30,450	.....	33,450	.....	.....	33,450	33,450	8
9	Czenstochower	3,032	.....	47,000	3,263	19,761	73,056	.....	1,375	71,681	73,056	9
10	Daughters of England	.....	.....	85,797	23,147	4,276	113,220	.....	.....	113,220	113,220	10
11	Driltzer Young Men's	17,450	.....	21,500	2,884	.....	41,834	627	4,613	36,394	41,834	11
12	Goodwill	.....	.....	27,154	8,312	.....	35,466	.....	.....	35,466	35,466	12
13	Grand Order of Israel	.....	.....	48,350	10,787	15,130	74,267	150	323	73,794	74,267	13
14	Hamilton St. Stanislaus	.....	.....	8,905	7,264	.....	16,169	.....	.....	16,169	16,169	14
15	Hebrew Friendly Sons of David	.....	.....	14,000	4,328	16,144	34,472	.....	1,860	32,612	34,472	15
16	Independent Friendly Workers Circle	.....	.....	53,500	5,287	17,443	76,230	.....	860	75,370	76,230	16
17	Independent Federation	50,000	122,559	25,938	7,434	19,658	225,589	.....	950	224,639	225,589	17
18	Italian Ladies	.....	.....	5,000	4,002	.....	9,002	.....	.....	9,002	9,002	18
19	Italian of Port Arthur	173,586	.....	65,000	40,106	83,589	362,281	.....	22,539	339,742	362,281	19
20	Italian of Port Colborne	338,122	.....	.....	37,678	58,472	434,272	.....	222,785	211,487	434,272	20
21	Iwansker	47,952	59,900	15,000	2,217	14,973	140,042	.....	1,189	138,853	140,042	21
22	Judean	15,100	13,750	19,000	7,237	10,513	65,600	.....	1,975	63,625	65,600	22
23	Kieltzer of Toronto	2,748	.....	13,000	2,302	12,098	30,148	708	3,572	25,868	30,148	23
24	Lagover	29,200	.....	5,000	15,832	2,342	52,374	.....	1,342	51,032	52,374	24
25	Linitzer	86,600	.....	70,800	11,401	948	169,749	.....	.....	169,749	169,749	25
26	Lodzer Centre	88,933	9,914	.....	2,540	500	101,887	.....	67,924	33,963	101,887	26
27	Loyal True Blue Association	.....	.....	10,000	1,769	.....	11,769	.....	.....	11,769	11,769	27
28	Maclean-Hunter Printing Division	.....	.....	20,704	3,849	284	24,837	.....	.....	24,837	24,837	28
29	Marconi of Hamilton	.....	.....	.....	10,241	.....	10,241	.....	.....	10,241	10,241	29
30	Massey-Harris Co. Verity Works	.....	.....	5,500	9,399	.....	14,899	.....	.....	14,899	14,899	30

31	Mozirer	15,985	35,000	51,100	3,637	5,874	111,596	.....	460	111,136	111,596	31
32	Odd Fellows Grand Lodge of Ontario I.O.O.F.	6,429,688	.....	3,710,411	752,579	963,217	11,855,895	.....	135,178	11,720,717	11,855,895	32
33	Order of Sons of Italy of Ontario	.....	17,000	94,000	3,308	2,152	116,460	.....	.....	116,460	116,460	33
34	Ostrowetz Independent	.....	.....	129,775	24,561	5,462	159,798	.....	21,003	138,795	159,798	34
35	Ozrower	1,680	.....	73,000	804	14,984	90,468	.....	703	89,765	90,468	35
36	Polish Alliance of Canada	.....	.....	30,000	1,735	.....	31,735	.....	658	31,077	31,735	36
37	Polish National Union of Canada	666,090	60,897	44,000	137,363	51,512	959,862	.....	63,748	896,114	959,862	37
38	Pride of Israel	.....	.....	172,500	3,680	8,216	184,396	5,300	22,919	156,177	184,396	38
39	Radomer	35,000	12,000	6,600	18,515	2,669	74,784	.....	.....	74,784	74,784	39
40	Societa Figli d'Italia di St. Antonio	.....	.....	11,697	530	.....	12,227	.....	.....	12,227	12,227	40
41	Societa Italiana di Gugliemo Marconi	224,168	.....	95,000	53,269	24,240	396,677	.....	7,182	389,495	396,677	41
42	Societa di Racalmutese**	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	42
43	Sons and Daughters of Canadian Lithuanian	.....	.....	.....	36,574	.....	36,574	.....	.....	36,574	36,574	43
44	Sons of Jacob	1	.....	37,061	9,610	4,829	51,501	825	1,387	49,289	51,501	44
45	St. Boniface	.....	.....	2,200	1,001	.....	3,201	.....	.....	3,201	3,201	45
46	St. Joseph of Formosa	.....	.....	11,000	3,125	.....	14,125	.....	.....	14,125	14,125	46
47	Stashiver Young Men's	7,658	.....	18,428	4,869	16,296	47,251	.....	2,301	44,950	47,251	47
48	Toronto Grand Order of Israel	14,223	50,000	.....	51,489	4,715	120,427	.....	6,380	114,047	120,427	48
49	Toronto Hebrew	1,510	.....	24,680	6,862	1,790	34,842	150	6,495	28,197	34,842	49
50	Toronto Independent	2,839	.....	41,000	3,578	6,045	53,462	100	870	52,492	53,462	50
51	United Jewish People's Order	.....	.....	19,000	12,508	3,215	34,723	400	8,810	25,513	34,723	51
52	Vitese	.....	.....	5,332	1,088	.....	6,420	.....	.....	6,420	6,420	52
53	Warsaw Lodzer	9,623	.....	.....	5,219	8,000	22,842	.....	.....	22,842	22,842	53
54	Wierzbniker Friendly	.....	.....	22,000	3,822	11,500	37,322	.....	.....	37,322	37,322	54
55	Young Men's Hebrew	3,780	.....	109,423	527	2,199	115,929	3,900	3,307	108,722	115,929	55
	TOTALS	8,357,493	433,281	5,455,705	1,436,230	1,416,760	17,099,469	12,160	612,770	16,474,539	17,099,469	

**Charter surrendered in 1977.

*Assets and liabilities transferred in 1977 to Border Cities Italian Club.

MUTUAL BENEFIT SOCIETIES FOR 1977 (Cont'd)

	Short Name of Society	Income				Expenses				Membership Reported at End of Year			
		Assessments, Dues and Fees	Interest	All Other	Total	Expenses of Management	Benefits Paid	All Other	Total	Entitled to Sick Benefits	Entitled to Funeral Benefits	Total	
		$	$	$	$	$	$	$	$	$	$	$	
1	Army & Navy Veterans Society of Hamilton	5,208	79	35,513	40,800	14,442	1,640	26,006	42,088	.....	319	319	1
2	Bled	12,459	8,840	150	21,449	3,394	11,551	162	15,107	611	611	611	2
3	Boarder Cities Italian Club	15,448	4,365	.....	19,813	4,457	16,860	400	21,717	677	720	720	3
4	Boarder Cities Italian Club No. 2*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4
5	Brantford Hungarian	3,467	2,838	.....	6,305	1,178	2,966	439	4,583	209	209	209	5
6	Brantford Polish	2,430	1,006	.....	3,436	1,336	1,200	68	2,604	.....	243	243	6
7	Canadian Hebrew	9,244	2,394	6,448	18,086	7,945	3,079	7,032	18,056	180	180	180	7
8	Canadian Pacific Expressmen's	19,454	1,954	.....	21,408	3,213	20,332	.....	23,545	863	863	863	8
9	Czenstochower	8,712	8,808	1,736	19,256	3,332	940	2,620	6,892	151	151	151	9
10	Daughters of England	6,106	5,809	10,173	22,088	8,945	4,310	9,539	22,794	329	434	713	10
11	Driltzner Young Men's	4,103	2,756	231	7,090	5,615	755	309	6,679	72	100	100	11
12	Goodwill	7,208	2,026	.....	9,234	639	4,086	119	4,844	324	459	459	12
13	Grand Order of Israel	7,129	5,911	4,459	17,499	2,400	1,515	4,878	8,793	202	202	210	13
14	Hamilton St. Stanislaus	1,856	734	2,001	4,591	1,284	1,790	2,091	5,165	128	128	156	14
15	Hebrew Friendly Sons of David	2,925	1,405	1,856	6,186	1,680	440	2,645	4,765	92	92	92	15
16	Independent Friendly Workers Circle	13,920	3,957	6,024	23,901	2,345	1,365	11,148	14,858	172	242	242	16
17	Independent Federation	18,364	16,848	5,954	41,166	24,273	19,754	6,097	50,124	303	1,692	1,692	17
18	Italian Ladies	923	466	.....	1,389	217	1,250	573	2,040	.....	73	73	18
19	Italians of Port Arthur	10,455	4,519	77,551	92,525	37,366	4,146	22,449	63,961	596	596	663	19
20	Italians of Port Colborne	2,231	1,833	100,188	104,252	28,776	1,918	39,833	70,527	119	128	128	20
21	Iwansker	8,010	1,577	82,793	92,380	8,809	195	7,595	16,599	92	108	108	21
22	Judean	5,612	2,022	9,044	16,678	2,695	2,760	7,883	13,338	170	170	187	22
23	Kieltzer of Toronto	6,611	1,279	2,590	10,480	1,494	1,319	6,333	9,146	132	132	132	23
24	Lagover	3,350	1,394	5,232	9,976	6,737	472	2,017	9,226	73	73	95	24
25	Linitzer	5,912	6,170	4,604	16,686	3,615	1,272	7,635	12,522	172	180	180	25
26	Lodzer Centre	7,601	68	2,100	9,769	6,893	465	1,180	8,538	165	165	165	26
27	Loyal True Blue Association	8,983	1,014	1,150	11,147	7,069	1,506	4,150	12,725	.....	58	1,930	27
28	Maclean-Hunter Printing Division	.....	1,864	.....	1,864	.....	6,881	.....	6,881	350	.....	350	28
29	Marconi of Hamilton	882	621	1,282	2,785	256	250	1,864	2,370	.....	78	80	29

30	Massey-Harris Co. Verity Works	3,734	848	.....	4,582	745	3,816	.....	4,561	108	.....	108	30
31	Mozirer	3,639	6,582	4,530	14,751	3,797	495	5,090	9,382	127	127	127	31
32	Odd Fellows Grand Lodge of Ontario I.O.O.F.	249,276	268,286	1,192,745	1,710,307	1,293,022	56,574	254,080	1,603,676	3,000†	3,000†	16,116	32
33	Order of Sons of Italy of Ontario	7,068	7,902	1,550	16,520	2,448	4,800	5,788	13,036	.....	638	1,045	33
34	Ostrowetz Independent	8,344	13,197	2,063	23,604	2,674	1,360	3,467	7,501	225	225	225	34
35	Ozrower	6,749	13,477	1,405	21,631	1,647	360	7,772	9,779	103	103	103	35
36	Polish Alliance of Canada	7,491	2,318	.....	9,809	2,137	6,519	.....	8,656	.....	916	1,919	36
37	Polish National Union of Canada	10,209	15,863	204,158	230,230	114,779	6,940	92,368	214,087	940	940	1,601	37
38	Pride of Israel	49,502	15,683	.....	65.185	22,821	12,440	19,135	54,396	618	618	675	38
39	Radomer	7,624	1,066	2,156	10,846	5,012	1,710	.....	6,722	280	280	280	39
40	Societa Figli d'Italia di St. Antonio	900	303	.....	1,203	610	936	1,721	3,267	63	63	63	40
41	Societa Italiana di Guglielmo Marconi	4,818	6,636	42,431	53,885	5,913	1,917	8,870	16,700	223	223	315	41
42	Societa di Racalmutese**	.....	258	.....	258	11	11,017	506	11,534	.....	63	63	42
43	Sons and Daughters of Canadian Lithuanian	1,913	2,236	170	4,319	626	3,378	66	4,070	226	226	226	43
44	Sons of Jacob	4,757	9,040	1,563	15,360	3,202	594	1,524	5,320	141	143	145	44
45	St. Boniface	550	235	.....	785	225	493	.....	718	118	118	118	45
46	St. Joseph of Formosa	1,219	851	.....	2,070	374	962	.....	1,336	193	193	194	46
47	Stashiver Young Men's	7,972	855	2,575	11,402	2,521	320	8,823	11,664	164	164	164	47
48	Toronto Grand Order of Israel	14,648	10,278	2,904	27,830	13,838	1,624	4,285	19,747	.....	270	270	48
49	Toronto Hebrew	8,774	1,900	.....	10,674	4,286	1,065	4,918	10,269	159	159	172	49
50	Toronto Independent	10,862	3,050	840	14,752	2,193	1,743	2,688	6,624	154	154	155	50
51	United Jewish People's Order	8,022	1,086	.....	9,108	3,792	3,275	675	7,742	275	.....	663	51
52	Vitese	1,282	457	2,592	4,331	76	1,575	3,696	5,347	.....	190	190	52
53	Warsaw Lodzer	3,715	382	1,797	5,894	3,392	.....	491	3,883	.....	148	148	53
54	Wierzbniker Friendly	3,890	2,630	1,472	7,992	1,963	240	2,195	4,398	101	104	104	54
55	Young Men's Hebrew	8,486	9,151	890	18,527	5,137	1,319	1,800	8,256	200	200	200	55
	TOTALS	634,047	487,127	1,826,920	2,948,094	1,687,646	240,489	605,023	2,533,158	13,600	17,671	36,440	

**Charter surrendered in 1977.
*Assets and liabilities transferred in 1977 to Border Cities Italian Club.
†Estimated.

MUTUAL BENEFIT SOCIETIES FOR 1977 (Concl'd)

Statement of Location of the Head Office and Names of Principal Officers

	Short Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	
1	Army & Navy Veterans Society of Hamilton	1897	Hamilton	H. Goldrup	A. Collingdon	1
2	Bled	1940	Kirkland Lake	F. Dolmovic	F. Racie	2
3	Border Clities Italian Club	1933	Windsor	D. Cantagallo	L. Tonial	3
4	Border Cities Italian Club No. 2	1974	Windsor	D. Cantagallo	L. Tonial	4
5	Brantford Hungarian	1926	Brantford	F. Pustai	J. Fulop	5
6	Brantford Polish	1932	Brantford	E. Joniec	T. Wiacek	6
7	Canadian Hebrew	1920	Toronto	I. Denov	H. Haber	7
8	Canadian Pacific Expressmen's	1893	Toronto	H. D. Morrow	P. R. Weatherbee	8
9	Czenstochower	1914	Toronto	P. Skowronek	E. Pinkus	9
10	Daughters of England	1895	Weston	Mrs. F. Warby	Miss I. G. Luckett	10
11	Driltzer Young Men's	1936	Toronto	M. Naiman	M. Bliman	11
12	Goodwill	1938	Toronto	Wm. Pugh	M. Clark	12
13	Grand Order of Israel	1908	Hamilton	R. Berk	J. Taylor	13
14	Hamilton St. Stanislaus	1915	Stoney Creek	D. Nowak	S. Mazur	14
15	Hebrew Friendly Sons of David	1962	Toronto	E. Schopp	L. Baker	15
16	Independent Friendly Workers Circle	1946	Toronto	I. Appel	L. Hacker	16
17	Independent Federation	1927	Toronto	M. J. Borsos	J. Koronyi	17
18	Italian Ladies	1939	Hamilton	Mrs. R. Marranca	Mrs. M. Farrauto	18
19	Italian of Port Arthur	1930	Port Arthur	J. Talarico	J. Sabatini	19
20	Italian of Port Colborne	1938	Port Colborne	L. G. Ursini	G. Yus	20
21	Iwansker	1933	Toronto	H. Lederman	L. Kopstick	21
22	Judean	1919	Toronto	H. Schaffel	M. Davis	22
23	Kieltzer of Toronto	1913	Toronto	H. Silverstein	G. Gordon	23
24	Lagover	1933	Toronto	M. Mandel	M. Greenspan	24
25	Linitzer	1916	Toronto	M. Shefman	M. Kollins	25
26	Lodzer Centre	1960	Toronto	A. Tintpulver	A. Kantor	26
27	Loyal True Blue Association	1893	Toronto	Mrs. G. Dobson	Mrs. J. Nichols	27
28	Maclean-Hunter Printing Division	1923	Toronto	T. Marshall	R. Wooldridge	28
29	Marconi of Hamilton	1950	Hamilton	Mrs. L. Scime	Mrs. A. Zizzo	29
30	Massey-Harris Co. Verity Works	1899	Brantford	B. Vachon	L. Gunson	30
31	Mozirer	1906	Toronto	S. Perlmutar	J. Abel	31
32	Odd Fellows Grand Lodge of Ontario I.O.O.F.	1875	Toronto	J. A. Broadfoot	R. E. Yager	32
33	Order of Sons of Italy of Ontario	1926	Welland	T. Pizzo	Mrs. C. Bennedsen	33
34	Ostrowetz Independent	1925	Toronto	L. Starkman	Q. R. Berman	34

35	Ozrower	1936	Toronto	F. Fogel	G. Wolk	35
36	Polish Alliance of Canada	1907	Toronto	H. Lopinski	W. Wawrow	36
37	Polish National Union of Canada	1930	Toronto	K. Mytkowski	W. Korzeniowski	37
38	Pride of Israel	1905	Toronto	H. Jubas	N. Bolter	38
39	Radomer	1935	Toronto	T. Swimmer	S. Kates	39
40	Societa Figli d'Italia di St. Antonio	1908	Ottawa	G. Buffone	A. Peca	40
41	Societa Italiana di Guglielmo Marconi	1917	Sault Ste. Marie	A. DeSilvio	F. Fata	41
42	Societa di Racalmutese	1919	Hamilton	M. Nicolo	L. Giuseppe	42
43	Sons and Daughters of Canadian Lithuanian	1914	Toronto	J. Shinkunas	C. Narush	43
44	Sons of Jacob	1918	Toronto	E. Elbaum	R. Marans	44
45	St. Boniface	1894	Kitchener	H. W. Joseph	W. Dietrick	45
46	St. Joseph of Formosa	1918	Formosa	R. Borho	D. Weiss	46
47	Stashiver Young Men's	1949	Toronto	S. Hershkop	J. Goldhar	47
48	Toronto Grand Order of Israel	1972	Toronto	D. Block	M. Rubinstein	48
49	Toronto Hebrew	1899	Toronto	M. Aiken	M. Goldberg	49
50	Toronto Independent	1909	Toronto	G. Donsky	P. Ulster	50
51	United Jewish People's Order	1927	Toronto	J. Cowan	S. Shek	51
52	Vitese	1935	Toronto	A. Catania	S. Messary	52
53	Warsaw Lodzer	1928	Toronto	D. Geist	R. Tencer	53
54	Wierzbniker Friendly	1955	Toronto	H. Kleinberg	G. Karstadt	54
55	Young Men's Hebrew	1908	Toronto	L. Ludwig	M. Harris	55

II

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS

NON-PROFIT HOSPITAL A

	Name	ASSETS				
		As at	Bonds, Debentures GIC's, Treasury Bills	Stocks	Mortgage Loans on Real Estate	Fa Est
			$	$	$	
1	Blue Cross (Ontario)	June 30/77	39,315,901	.....	8,585,099	....
2	Prescription Services	Dec. 31/77	3,652,000	.....	.....	
3	Quebec Hospital Services Association	Dec. 31/77	11,519,444	.....	.....	....
	Sub-totals		54,487,345	.....	8,585,099	
	CO-OPERATIVES					
4	Co-operative Health Services of Ontario	June 30/77	2,669,511	58,021	452,976	....
5	Cumba	Aug. 31/77	1,795,336	252,013	58,152	....
	Sub-totals		4,464,847	310,034	511,128	....
	Totals		58,952,192	310,034	9,096,227	

	Name	LIABILITIES					
		As at	Unearned Premiums	Unpaid Claims	Provisions for Unreported Claims	Expenses Due and Accrued	Ba Ov Dr a Lo
			$	$	$	$	
1	Blue Cross (Ontario)	June 30/77	14,425,481	3,105,702	14,779,514	275,527	....
2	Prescription Services	Dec. 31/77	.....	830,931	295,619	50,471	....
3	Quebec Hospital Services Assoc.	Dec. 31/77	722,667	718,774	8,337,575	79,748	....
	Sub-totals		15,148,148	4,655,407	23,412,708	405,746	....
	CO-OPERATIVES						
4	Co-operative Health Services of Ontario	June 30/77	656,846	.....	975,000	58,585	....
5	Cumba	Aug. 31/77	79,035	110,000	825,000	32,784	50
	Sub-totals		735,881	110,000	1,800,000	91,369	50
	Totals		15,884,029	4,765,407	25,212,708	497,115	50

ICAL SERVICES ASSOCIATIONS, 1977

ASSETS						
Cash	Investment and Other Income Due and Accrued	Premiums Receivable	Other Receivables	All Other Assets	Total Assets	
$	$	$	$	$	$	
2,160,163	972,529	542,001	3,868,628	.....	55,444,321	1
161,171	212,705	22,510	20,268	26,503	4,319,607	2
392,248	200,775	766,766	14,148	5,809,916	18,703,297	3
2,713,582	1,386,009	1,331,277	3,903,044	5,836,419	78,467,225	
320,466	79,370	63,782	27,934	136,636	3,808,696	4
200	40,533	75,023	9,373	39,883	2,270,513	5
320,666	119,903	138,805	37,307	176,519	6,079,209	
3,034,248	1,505,912	1,470,082	3,940,351	6,012,938	84,546,434	

LIABILITIES								
IUMS D IN ST	Group Pre-payments and Credits	Unpaid Patronage Dividends and Loans	Other Liabilities	Total Liabilities	Invest-ment Reserve	Surplus	Total Liabilities and Surplus	
$	$	$	$	$	$	$	$	
....	.....	.....	50,470	32,636,694	.....	22,807,627	55,444,321	1
....	76,909	.....	.....	1,253,930	.....	3,065,677	4,319,607	2
....	.....	.....	693,380	10,552,144	.....	8,151,153	18,703,297	3
....	76,909	.....	743,850	44,442,768	.....	34,024,457	78,467,225	
3,742	78,867	.....	.....	2,468,040	.....	1,340,656	3,808,696	4
4,277	38,215	440,671	6,823	1,617,817	131,350	521,346	2,270,513	5
4,019	117,082	440,671	6,832	4,085,857	131,350	1,862,002	6,079,209	
4,019	193,991	440,671	750,682	48,528,625	131,350	35,886,459	84,546,434	

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1977

	Name	Fiscal Year Ended	Premiums Earned	Claims Incurred	Underwriting Profit or Loss	Net Other Income	Administration Expenses	Net Profit or Loss	
		INCOME AND EXPENSES							
			$	$	$	$	$	$	
1	Blue Cross (Ontario)	June 30/77*	59,873,591	52,943,225	6,930,366	1,155,365	5,304,818	2,780,913	1
2	Prescription Services	Dec. 31/77	11,189,384	9,076,221	2,113,163	346,901	1,539,386	920,678	2
3	Quebec Hospital Services Assoc.	Dec. 31/77	26,550,115	20,130,073	6,420,042	*—569,809*	5,122,539	727,694	3
	Sub-totals		97,613,090	82,149,519	15,463,571	932,457	11,966,743	4,429,285	
	CO-OPERATIVES								
4	Co-operative Health Services of Ontario	June 30/77	4,276,011	3,476,433	799,578	500,987	1,140,218	160,347	4
5	Cumba	Aug. 31/77	5,485,035	5,010,359	474,676	158,684	625,666	7,694	5
	Sub-totals		9,761,046	8,486,792	1,274,254	659,671	1,765,884	168,041	
	Totals		107,374,136	90,636,311	16,737,825	1,592,128	13,732,627	4,597,326	

*Six month period.

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1977

Number of Subscribers and Persons Covered in Ontario

HOSPITAL PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross (Ontario)	June 30/77*	1,124,747	1,100,523	3,002,557	3,067,987	1
2	Quebec Hospital Services	Dec. 31/77	978	1,105	2,484	2,807	2
	Sub-totals		1,125,725	1,101,628	3,005,041	3,070,794	
	CO-OPERATIVES						
3	Co-operative Health Services of Ontario	June 30/77	16,771	16,670	48,468	48,343	3
4	Cumba	Aug. 31/77	38,771	39,565	96,928	98,913	4
	Sub-totals		55,542	56,235	145,396	147,256	
	Totals		1,181,267	1,157,863	3,150,437	3,218,050	

Number of Subscribers and Persons Covered in Ontario

OTHER PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross (Ontario)	June 30/77*	1,003,887	1,143,268	2,929,641	3,017,867	1
2	Prescription Services	Dec. 31/77	83,478	84,611	248,860	249,608	2
3	Quebec Hospital Services Association	Dec. 31/77	37,016	36,769	94,021	93,393	3
	Sub-totals		1,124,381	1,264,698	3,272,522	3,360,868	
	CO-OPERATIVES						
4	Co-operative Health Services of Ontario	June 30/77	37,182	74,208	107,457	215,203	4
5	Cumba	Aug. 31/77	44,703	64,837	111,759	162,092	5
	Sub-totals		81,885	139,045	219,216	377,295	
	Totals		1,206,266	1,403,743	3,491,738	3,738,163	

*Six month period.

III
INVESTMENT CONTRACT COMPANIES

INVESTORS SYNDICATE LIMITED

HEAD OFFICE, WINNIPEG, MANITOBA

Officers.—Chairman of the Board, C. E. Atchison; President, A. S. Jackson; Secretary, A. H. Ross; Treasurer, H. W. Middlestead.

Directors.—C. E. Atchison, A. S. Jackson, R. H. Jones, D. C. Bjarnason, P. E. Newman, D. E. Rettie and A. V. Mauro.

Auditors.—Deloitte, Haskins & Sells.

Date of Incorporation.—July 15, 1964. *Commenced Business in Ontario.*—September 1, 1964.

Statement of Affairs for the Year Ended December 31, 1977

Capital Stock	Maximum Consideration
Authorized:	
100,000 preferred shares	$ 10,000,000
10,000 common shares	1,000,000
TOTAL	$ 11,000,000

	No. of Shares	Amount Subscribed	Amount Paid in Cash
Issued and outstanding:			
At beginning and end of year:			
Preferred shares	23,000	$ 2,300,000	$ 2,300,000
Common shares	5,000	$ 500,000	$ 500,000

Balance Sheet

Assets

Cash on hand and short term notes		$ 15,888,535
Bonds and debentures owned by the company (market value $63,916,313)		69,131,648
Stocks at market value		68,504,003
First mortgage loans on real estate		335,858,338
Debentures of parent company		41,400,000
Certificate loans		16,361,106
Investment income, due and accrued		5,838,635
Investment in real estate (including office premises—$2,104,719)		3,918,248
Investment in aircraft		8,096,434
Investment in oil and gas exploration		893,300
		$565,890,247
Accounts and notes receivable from representatives and others	$ 2,190,299	
Prepaid expenses and deferred charges	5,236,609	
Excess of cost over market value of stocks	268,947	
	7,695,855	
DEDUCT—unadmitted assets	7,695,855	
TOTAL QUALIFIED ASSETS		$565,890,247

Liabilities, Capital and Surplus

Certificate liabilities			$512,167,046
Mortgagors' deposits			10,265,524
Provision for additional certificate credits			6,515,477
Serial debenture			2,477,500
Other liabilities			2,214,230
TOTAL LIABILITIES			$533,639,777
Deferred income taxes			7,743,732
Income deferred to future years			1,085,652
			$542,469,161
Capital stock paid			2,800,000
Premium on capital stock	$ 7,934,600		
Earned surplus	20,382,341	$28,316,941	
DEDUCT—unadmitted assets (per contra)		7,695,855	20,621,086
GRAND TOTAL			$565,890,247

Investors Syndicate Limited (concl'd)

Summary of Operations—Year Ended December 31, 1977

Loading charges on certificates			$ 5,817,674
Income from investments			46,520,917
			$ 52,338,581
Interest on certificate reserves	$18,631,757		
Additional credits to certificate reserves	11,455,292	$30,087,049	
Salesmen's commissions	$ 6,437,282		
Sales and certificates issuance expenses	3,516,383	9,953,665	
Operating expenses		3,882,154	43,922,868
OPERATING INCOME			$ 8,415,713
Net loss from fees		*—614,484*	
Profit on sale of investment (net of tax)		12,347	*—602,137*
			$ 7,813,576
Provision for income tax			2,304,000
BALANCE CARRIED TO SURPLUS ACCOUNT			$ 5,509,576

Surplus Account—Year Ended December 31, 1977

BALANCE, December 31, 1976	$ 25,622,365
ADD—profit for the year	5,509,576
	$ 31,131,941
DEDUCT—dividends paid	2,815,000
BALANCE, DECEMBER 31, 1977	$ 28,316,941

Summary of Movement of Certificates at Maturity Values by Provinces

PROVINCE	DECEMBER 31, 1976		ADDITIONS		DEDUCTIONS		DECEMBER 31, 1977	
	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE
		$		$		$		$
British Columbia	15,216	141,678,025	3,801	54,409,565	2,754	27,162,852	16,263	168,924,738
Alberta	16,912	149,381,705	4,142	50,860,081	2,730	25,618,297	18,324	174,623,489
Saskatchewan	13,409	114,150,755	1,905	24,707,676	1,594	12,945,598	13,720	125,912,833
Manitoba	24,192	191,468,040	3,309	35,845,315	3,196	24,505,910	24,305	202,807,445
Ontario	53,072	421,160,180	14,508	167,448,375	9,912	88,883,854	57,668	499,724,701
Quebec	13,569	105,119,355	3,223	27,340,051	2,315	18,772,469	14,477	113,686,937
New Brunswick	3,709	30,082,665	1,084	15,397,054	833	7,670,027	3,960	37,809,692
Nova Scotia	2,415	17,080,720	597	5,907,273	468	3,495,428	2,544	19,492,565
Newfoundland	1,240	8,556,780	125	1,120,345	125	838,925	1,240	8,838,200
Pr. Ed. Island	1,203	8,083,335	340	4,290,146	175	1,365,555	1,368	11,007,926
Miscellaneous	1,493	9,768,685	238	4,204,150	191	1,557,268	1,540	12,415,567
TOTALS	146,430	1,196,530,245	33,272	391,530,031	24,293	212,816,183	155,409	1,395,244,093

THE PROVIDENT INVESTMENT COMPANY

HEAD OFFICE, TORONTO, ONT.

Officers.—Chairman of the Board and President, A. S. Jackson; Vice-Presidents, D. E. Rettie, G. L. F. Riddell and L. D. McMurray; Vice-President and Treasurer, H. W. Middlestead; Secretary, E. P. Stotts.

Directors.—A. S. Jackson, D. E. Rettie and G. L. F. Riddell.

Auditors.—Deloitte, Haskins & Sells.

Date of Incorporation.—1952. *Commenced Business in Ontario.*—November 28, 1952.

Statement of Affairs for the Year Ended December 31, 1977

Capital Stock

Authorized:	
90,000 5% preference shares, par value $100	$ 9,000,000
100,000 common shares, par value $10	1,000,000
	$10,000,000

	No. of Shares	Amount Subscribed	Amount Paid in Cash
Preference shares	4,000	$ 400,000	$ 400,000
Common shares	10,000	100,000	100,000
Balance at beginning and at end of year		$ 500,000	$ 500,000

Balance Sheet

Assets

Cash on hand and in banks		$ 5,554
Bonds owned by the company (market value—$885,263)		1,021,072
Stocks owned by the company at market value		624,701
Mortgage loans on real estate		325,477
Certificate loans		54,756
Investment income, due and accrued		25,660
		$ 2,057,220
Deferred charges and other assets	$ 39,554	
Excess of cost over market value of stocks	104,799	
	144,353	
DEDUCT—unadmitted assets	144,353	
TOTAL ADMITTED ASSETS		$ 2,057,220

Liabilities, Capital and Surplus

Certificate liabilities		$ 1,287,795
Accounts payable and other liabilities		58,088
TOTAL LIABILITIES		$ 1,345,883
Capital stock paid		500,000
Earned surplus	355,690	
DEDUCT—unadmitted assets (per contra)	144,353	211,337
GRAND TOTAL		$ 2,057,220

The Provident Investment Company (concl'd)

Summary of Operations—Year Ended December 31, 1977

Income from investments			$ 147,387
Interest on certificate reserves	$ 42,726		
Additional credits to certificate reserves	12,111	$ 54,837	
Salesmen's commissions		$ 1,148	
Operating expenses		28,571	$ 84,556
OPERATING INCOME			$ 62,831
Net income from fees			1,236
			$ 64,067
Provision for income tax			$ 10,240
Net operating income			$ 53,827
Loss on investments—net of income taxes of $1,056			$ 26,602
NET INCOME CARRIED TO SURPLUS ACCOUNT			$ 27,225

Surplus Account—Year Ended December 31, 1977

BALANCE—December 31, 1976	$ 413,465
ADD—profit for the year	27,225
	$ 440,690
DEDUCT—dividends paid during the year	75,250
—tax on undistributed income on hand	9,750
BALANCE, DECEMBER 31, 1977	$ 355,690

Summary of Movement of Certificates at Maturity Values by Provinces

PROVINCE	DECEMBER 31, 1976		ADDITIONS		DEDUCTIONS		DECEMBER 31, 1977	
	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE
		$		$		$		$
Ontario	332	1,820,280	.....	.....	63	400,830	269	1,419,450
British Columbia	24	89,430	.....	.....	10	47,500	14	41,930
TOTALS	356	1,909,710	.....	.....	73	448,330	283	1,461,380

IV
STATISTICAL TABLES

TABLE I. SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

	Year	Number of Companies	Total Assets (1)	Total Premium Note Residue (2)	Total Liabilities (3)	Total Resources (1)+(2)−(3) (4)	Total Amount at Risk (5)	Percentage of (4) to (5)	
			$	$	$	$	$	%	
1	1925	71	1,267,312	14,971,606	475,991	15,762,927	499,206,380	3.158	1
2	1930	71	2,488,528	15,693,998	890,213	17,292,312	640,749,385	2.699	2
3	1935	68	2,542,820	12,944,305	1,077,158	14,409,967	528,058,163	2.729	3
4	1940	67	4,910,304	14,035,486	1,098,777	17,847,012	570,351,641	3.129	4
5	1945	66	7,874,845	16,694,216	1,450,655	23,118,406	702,084,455	3.293	5
6	1950	66	10,425,398	25,866,622	2,432,744	33,859,276	1,068,073,264	3.170	6
7	1955	65	13,351,975	37,310,762	3,192,389	47,470,348	1,544,680,248	3.073	7
8	1960	64	14,765,560	43,086,264	3,991,086	53,860,738	1,844,651,384	2,920	8
9	1965	63	18,800,741	53,442,900	5,142,238	67,101,403	2,260,600,000	2.968	9
10	1970	57	25,339,839	63,440,241	6,113,201	82,666,879	2,711,300,000	3.049	10
11	1973	53	32,900,780	80,587,248	7,675,546	105,812,482	3,268,500,000	3.237	11
12	1974	53	37,584,094	95,675,403	8,563,103	124,696,394	4,187,200,000	2.978	12
13	1975	52	44,149,477	116,431,085	10,980,868	149,599,694	5,005,700,000	2,989	13
14	1976	52	53,307,689	*Nil	13,557,327	39,750,362	5,955,500,000	0.667	14
15	1977	52	62,393,051	Nil	15,506,371	46,886,680	7,077,300,000	0.663	15

*Legislation was enacted in 1975 permitting the Farm Mutuals to eliminate the Premium Note, provided they became members of the "Fire Mutual Guarantee Fund". (See Insurance Act, Chapter 224, Section 143, R.S.O. 1970). All the purely Mutual Companies became members of the Fund so eliminating the Premium Note Residue.

TABLE II. SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

	Year	Number of Companies	Average of Total Net Amounts at Risk at Beginning and End of Year (1)	Total Amount of Cost of Management (2)	Percentage of (2) to (1)	Total Amount of Incurred Losses (3)	Percentage of (3) to (1)	Cost of $100 of Insurance During Year	
			$	$	%	$	%	cents	
1	1925	71	511,130,756	261,447	.0511	1,020,813	.1997	25.08	1
2	1930	71	629,759,017	324,365	.0515	1,884,650	.2994	35.19	2
3	1935	68	528,111,467	292,554	.0554	972,708	.1842	23.96	3
4	1940	67	565,580,645	330,900	.0585	951,261	.1682	22.67	4
5	1945	66	685,038,366	410,593	.0599	1,007,578	.1471	20.70	5
6	1950	66	1,020,968,720	637,828	.0625	1,578,496	.1546	21.71	6
7	1955	65	1,516,338,079	922,419	.0608	2,803,896	.1849	24.57	7
8	1960	64	1,805,188,548	1,233,251	.0683	2,845,161	.1576	22.59	8
9	1965	63	2,209,050,000	1,488,206	.0674	3,927,763	.1778	24.52	9
10	1970	57	2,619,600,000	2,281,776	.0871	4,803,209	.1834	27.05	10
11	1973	53	3,195,550,000	2,966,724	.0928	6,665,302	.2086	30.14	11
12	1974	53	3,727,850,000	3,625,606	.0973	7,953,262	.2133	31.06	12
13	1975	52	4,596,450,000	5,007,857	.1089	9,464,330	.2059	31.49	13
14	1976	52	5,480,600,000	5,559,738	.1014	11,043,792	.2015	30.30	14
15	1977	52	6,516,400,000	6,689,537	.1027	13,651,252	.2095	31.22	15

TABLE III. LIFE INSURANCE—DIRECT PREMIUMS ON ONTARIO BUSINESS, 1977

	Name of Companies	Direct Assurance Premiums			Direct Consideration for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
1	Abbey Life	1,522,433	27,757	1,550,190	1,636,058	.....	1,636,058	3,186,248	4,215,764	1
2	Acadia Life	961,938	.....	961,938	513,109	.....	513,109	1,475,047	3,600,779	2
3	Aeterna Life	30,458	.....	30,458	78,953	.....	78,953	109,411	7,067,272	3
4	Aetna Life	250,999	7,637,325	7,888,324	.....	91,194	91,194	7,979,518	11,692,482	4
5	Alliance Mutual Life	322,529	181,309	503,838	48,663	19,121	67,784	571,622	38,390,115	5
6	Allstate Life	79,906	50,874	130,780	.....	.....	.....	130,780	231,007	6
7	Allstate Life of Canada	2,078,126	1,439,499	3,517,625	439,194	918,271	1,357,465	4,875,090	8,932,193	7
8	American Bankers Life Assur. Co.	.....	133,490	133,490	.....	.....	.....	133,490	629,667	8
9	American Health and Life	.....	17,829	17,829	.....	.....	.....	17,829	93,127	9
10	Artisans Life Ins. Co.	349,367	17,001	366,368	198,481	6,673	205,154	571,522	34,253,684	10
11	L'Assur.-Desjardins	105,457	2,516,681	2,622,138	82,881	9,095	91,976	2,714,114	103,891,619	11
12	Assumption Mutual Life	41,090	13,567	54,657	5,511	.....	5,511	60,168	9,395,739	12
13	Atlantic Mutual Life Ins. Co.	.....	6,717	6,717	.....	.....	.....	6,717	470,221	13
14	Bankers Life Co.	.....	225,546	225,546	.....	29,702	29,702	255,248	303,975	14
15	British Pacific Life	78,655	.....	78,655	.....	.....	.....	78,655	375,334	15
16	Canada Life	28,333,246	22,000,082	50,333,328	33,489,028	48,535,399	82,024,427	132,357,755	254,669,518	16
17	Canadian General Life	179,838	1,214,572	1,394,410	25,857	.....	25,857	1,420,267	3,082,958	17
18	Canadian Premier Life	3,276,647	481,544	3,758,191	766,891	203,539	970,430	4,728,621	15,111,614	18
19	Capitol Life	.....	309,546	309,546	.....	.....	.....	309,546	514,395	19
20	Chrysler Life Ins. Co. of Canada	.....	175,269	175,269	.....	.....	.....	175,269	595,685	20
21	College Retirement Equities Fund	.....	.....	.....	116,339	.....	116,339	116,339	1,655,658	21
22	Colonia Life Ins. Co.	1,511,285	21,014	1,532,299	649,418	.....	649,418	2,181,717	2,907,023	22
23	Combined Insurance Co. of America	2,647,857	26,197	2,674,054	.....	.....	.....	2,674,054	5,806,835	23
24	Commercial Life	4,105,844	537,076	4,642,920	1,798,061	875,482	2,673,543	7,316,463	12,854,786	24
25	Commercial Union Assurance Co.	2,588,983	876,152	3,465,135	2,345,326	74,931	2,420,257	5,885,392	18,479,574	25
26	Confederation Life	16,634,396	25,235,884	41,870,280	18,688,302	66,324,417	85,012,719	126,882,999	231,393,436	26
27	Connecticut General	24,360	501,526	525,886	.....	1,800	1,800	527,686	1,459,393	27
28	Continental Assurance	.....	386,573	386,573	.....	.....	.....	386,573	477,261	28
29	Constellation Life Assur.	101,861	778,689	880,550	.....	.....	.....	880,550	1,983,416	29
30	Co-operative Life Ins.	174,127	3,050,804	3,224,931	3,903	77,620	81,523	3,306,454	32,156,167	30
31	Co-operators Life Ins. Assoc.	6,335,544	201,161	6,536,705	2,731,597	103,620	2,835,217	9,371,922	9,371,922	31
32	Credit Life	.....	*—4,605*	*—4,605*	.....	.....	.....	*—4,605*	*—4,882*	32
33	Crown Life	25,064,814	9,813,977	34,878,791	6,827,621	14,468,424	21,296,045	56,174,836	114,750,710	33
34	Cumis Life Ins. Co.	197,758	11,475,002	11,672,760	321,560	4,861,844	5,183,404	16,856,164	27,238,963	34
35	Cuna Mutual	1,214,287	600,969	1,815,256	726,594	332,872	1,059,466	2,874,722	5,121,224	35
36	Dominion Life	9,552,506	3,159,252	12,711,758	14,651,904	3,490,166	18,142,070	30,853,828	58,721,351	36
37	Dominion of Canada General	1,726,576	818,526	2,545,102	1,562,588	35,005	1,597,593	4,142,695	6,231,563	37
38	Eaton Life	2,555,620	2,586,025	5,141,645	3,077,890	.....	3,077,890	8,219,535	16,238,769	38
39	L'Economie Mutuelle	167,132	.....	167,132	49,136	.....	49,136	276,268	9,017,861	39
40	Empire Life	9,870,414	1,146,990	11,017,404	3,135,778	1,338,252	4,474,030	15,491,434	30,800,128	40
41	Equitable Life Canada	5,558,509	2,579,767	8,138,276	3,524,649	1,718,338	5,242,987	13,381,263	30,501,611	41

42	Equitable Life of U.S.	129,546	2,242,909	2,372,455	5,736	165,937	171,673	2,544,128	5,274,331	42
43	Excelsior Life	9,353,916	9,549,046	18,902,962	6,855,674	28,917,187	35,772,861	54,675,823	110,339,841	43
44	Family Life Ins. Co.	11,924	.....	11,924	275,046	.....	275,046	286,970	5,064,822	44
45	Federal Life Casualty	11,861	96,329	108,190	.....	.....	.....	108,190	126,292	45
46	Federated Life Ins. Co.	318,148	8,594	326,742	62,529	.....	62,529	389,271	1,479,814	46
47	Fidelity Life	408,726	66,735	475,461	362,730	16,472	379,202	854,663	9,335,569	47
48	Financial Life Assurance	28,982	88,470	117,452	.....	.....	.....	117,452	1,109,431	48
49	Ford Life	.....	270,344	270,344	.....	.....	.....	270,344	1,603,935	49
50	Franklin Life	137,663	.....	137,663	3,003	.....	3,003	140,666	171,959	50
51	Gamble Alden Life	.....	66,063	66,063	.....	.....	.....	66,063	426,799	51
52	General American Life	.....	14,814	14,814	.....	.....	.....	14,814	14,986	52
53	Gerling Global Life	2,015,021	37,313	2,052,334	425,608	252,172	677,780	2,730,114	3,989,964	53
54	Globe Life Ins. Co.	129,555	424,592	554,147	211,909	.....	211,909	766,056	1,704,225	54
55	Great West Life	21,058,551	15,653,771	36,712,322	14,333,976	27,586,171	41,920,147	78,632,469	264,814,488	55
56	Hartford Life	.....	54,432	54,432	.....	.....	.....	54,432	54,432	56
57	Heritage Life	329,798	37,342	367,140	400,390	183,669	584,059	951,199	997,014	57
58	Holland Life	948,066	*—440*	947,626	187,179	59,674	246,853	1,194,479	3,165,708	58
59	Imperial Life	11,957,315	4,008,007	15,965,322	10,820,621	10,055,901	20,876,522	36,841,844	81,721,451	59
60	Industrial Life	2,704,577	896,352	3,600,929	2,548,704	703,306	3,252,010	6,852,939	92,177,637	60
61	John Hancock Mutual	79,409	1,562,200	1,641,609	1,003	45,313	46,316	1,687,925	3,021,749	61
62	Laurentian Mutual	167,132	.....	167,132	49,136	.....	49,136	216,268	9,017,861	62
63	Laurier Life	673,291	761,495	1,434,786	.....	.....	.....	1,434,786	2,044,442	63
64	Life Ins. of North America	1,688	34,427	36,115	.....	.....	.....	36,115	193,755	64
65	London Life	133,562,794	23,744,362	157,307,156	16,582,993	22,914,586	39,497,579	196,804,735	362,458,833	65
66	Loyal Protective	242,038	16,725	258,763	563	.....	563	259,326	520,848	66
67	Maccabees	72,486	658,190	730,676	.....	.....	.....	730,676	1,364,462	67
68	Manufacturers Life	26,192,195	4,813,953	31,006,148	34,048,077	91,214,346	125,262,423	156,268,571	261,302,874	68
69	Maritime Life	4,663,798	3,329,178	7,992,976	6,620,334	3,564,576	10,184,910	18,177,886	54,696,535	69
70	Maryland Life of Baltimore	.....	414,047	414,047	.....	.....	.....	414,047	2,146,601	70
71	Massachusetts Mutual	1,499	13,727	15,226	.....	21,774	21,774	37,000	65,511	71
72	Metropolitan Life	51,817,348	16,005,711	67,823,059	4,168,174	9,592,842	13,761,016	81,584,075	223,410,170	72
73	Ministers Life and Casualty	75,426	.....	75,426	.....	.....	.....	75,426	130,182	73
74	Minnesota Mutual	951	27,439	28,390	.....	17,251	17,251	45,641	82,674	74
75	Monarch Life	9,219,042	41,133	9,260,175	4,001,440	3,608,602	7,610,042	16,870,217	43,643,939	75
76	Montreal Life	2,449,711	167,906	2,617,617	652,464	3,250,078	3,902,542	6,520,159	21,580,677	76
77	Mony Life	948,942	.....	948,942	529,929	.....	529,929	1,478,871	5,078,419	77
78	Mutual of New York	860,369	31,934	892,303	10,314	.....	10,314	902,617	2,508,468	78
79	Mutual of Canada	58,083,071	18,627,271	76,710,342	38,581,646	31,597,993	70,179,639	146,889,981	248,827,752	79
80	Mutual of Omaha	2,597,002	598,123	3,195,125	256,900	301,371	558,271	3,753,396	10,963,881	80
81	National Life Assurance Co.	4,557,282	9,047,142	13,604,424	1,646,790	37,052,087	38,698,877	52,303,301	79,271,258	81
82	New England Mutual	.....	38,619	38,619	.....	.....	.....	38,619	38,619	82
83	New York Life	6,213,946	2,647,846	8,861,792	434,228	.....	434,228	9,296,020	36,310,192	83
84	North American Life	18,902,889	5,807,394	24,710,283	8,671,486	31,239,886	39,911,372	64,621,655	120,238,024	84
85	North American Life Casualty	544,940	199,095	744,035	13,088	28,658	41,746	785,781	2,116,415	85
86	North West Life Assur. Co. of Canada	673,829	.....	673,829	712,611	.....	712,611	1,386,440	8,719,220	86
87	Northern Life	8,952,853	1,112,405	10,065,258	2,159,543	393,134	2,552,677	12,617,935	19,766,184	87
88	Norwich Union Life	2,968,458	962,988	3,931,446	1,195,988	2,447,638	3,643,626	7,575,072	14,463,019	88
89	Occidental Life of California	10,656,253	902,193	11,558,446	1,034	355,721	356,755	11,915,201	31,658,048	89
90	Occidental Life of Canada	340,315	.....	340,315	1,546,498	.....	1,546,498	1,886,813	6,410,568	90
91	Old Republic Life	.....	1,374,624	1,374,624	.....	.....	.....	1,374,624	3,957,770	91
92	Paul Revere Life	1,142,179	106,122	1,248,301	120,019	.....	120,019	1,368,320	2,214,887	92

TABLE III. LIFE INSURANCE—DIRECT PREMIUMS ON ONTARIO BUSINESS, 1977 (Concl'd)

	Name of Companies	Direct Assurance Premiums			Direct Consideration for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
93	Pearl Assurance	396	.....	396	.....	.....	.....	396	1,152	93
94	Penn Mutual Life	2,102	.....	2,102	.....	.....	.....	2,102	2,102	94
95	Pennsylvania Life	321,953	119,606	441,559	.....	.....	.....	441,559	1,751,398	95
96	Phoenix Assurance	4,874	.....	4,874	.....	.....	.....	4,874	8,675	96
97	Pierce National Life	8,947	.....	8,947	.....	.....	.....	8,947	1,491,240	97
98	Pitts Life	99,164	182,460	281,624	.....	.....	.....	281,624	320,631	98
99	Presbyterian Ministers	193,876	.....	193,876	174	.....	174	194,050	297,350	99
100	Les Prevoyants du Canada	467,469	28,276	495,745	132,847	46,443	179,290	675,035	17,425,415	100
101	Provident Alliance Life Ins. Co.	.....	361,043	361,043	.....	.....	.....	361,043	1,178,004	101
102	Provident Life and Accident	7,740	454,975	462,715	.....	.....	.....	462,715	646,694	102
103	Prudential of America	49,916,684	16,330,569	66,247,253	9,746,983	2,946,500	12,693,483	78,940,736	167,862,312	103
104	Prudential of England	28,693,922	1,102,709	29,796,631	1,369,794	15,799,746	17,169,540	46,966,171	109,955,678	104
105	Reliable Life	250,583	587,132	837,715	.....	.....	.....	837,715	1,810,082	105
106	Royal Insurance Co.	1,960,738	248,934	2,209,672	204,890	.....	204,890	2,414,562	10,107,042	106
107	Sauvegarde Life	569,095	63,156	632,251	136,677	.....	136,677	768,928	17,894,315	107
108	Seaboard Life	11,438	221,565	233,003	26,563	.....	26,563	259,566	2,898,648	108
109	Sovereign Life	2,885,428	778,125	3,663,553	313,714	.....	313,714	3,977,267	11,736,968	109
110	Standard Life	12,091,141	1,164,875	13,256,016	10,528,397	84,957,852	95,486,249	10,874,265	221,566,663	110
111	State Farm Life	4,355,835	141,773	4,497,608	282,449	.....	282,449	4,780,057	5,992,553	111
112	State Mutual Life	443	88,876	89,319	.....	.....	.....	89,319	96,410	112
113	Sun Alliance and London	718,187	24,972	743,159	162	.....	162	743,321	1,708,871	113
114	Sun Life of Canada	44,647,588	32,712,667	77,360,255	34,319,973	18,098,105	52,418.078	129,778,333	397,471,490	114
115	Teachers Ins. and Annuity	58,737	.....	58,737	259,385	.....	259,385	318,122	3,495,414	115
116	Toronto Mutual	2,816,000	.....	2,816,000	140,687	.....	140,687	2,956,687	3,020,343	116
117	Travelers Ins. of Hartford	1,366,942	2,185,434	3,552,376	7,362	110,292	117,654	3,670,030	8,486,765	117
118	Travelers Life Ins. Co. of Canada	856,769	3,370,439	4,227,208	4,451,914	5,686,209	10,138,123	14,365,331	23,589,280	118
119	Union Mutual	26,999	18,502	45,501	.....	.....	.....	45,501	343,705	119
120	United American Ins. Co.	12,588	.....	12,588	.....	.....	.....	12,588	390,691	120
121	United Benefit	292,001	4,126	296,127	1,081	.....	1,081	297,208	525,694	121
122	United Investment Life	836,917	.....	836,917	556,041	.....	556,041	1,392,958	3,514,124	122
123	Washington National Ins.	.....	24,457	24,457	.....	.....	.....	24,457	24,457	123
124	Wawanesa Mutual	312,381	6,446	318,827	391,822	.....	391,822	710,649	6,483,126	124
125	Western Life	735,387	.....	735,387	71,046	.....	71,046	806,433	1,885,809	125
126	Westmount Life	1,112,619	4,983	1,117,602	1,748,898	261,171	2,010,069	3,127,671	10,658,035	126
127	Zurich Life	3,815,894	1,167,547	4,983,441	1,221,162	898,975	2,120,137	7,103,578	12,889,949	127
	Totals—1977	683,298,184	288,194,146	971,492,330	321,904,676	577,907,403	899,812,079	1,871,304,409	4,307,230,512	
	Totals—1976	663,162,419	263,470,155	926,632,574	284,086,693	504,412,246	788,498,932	1,715,131,513	3,977,892,267	

TABLE IV. LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1977

	Name of Companies	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
1	Abbey Life	514,032	5,000	519,032	868,754	.....	868,754	1,387,786	1,707,399	1
2	Acadia Life	294,058	.....	294,058	81,366	.....	81,366	375,424	1,104,804	2
3	Aeterna Life	3,035	.....	3,035	75,816	.....	75,816	78,851	3,159,716	3
4	Aetna Life	507,709	9,491,941	9,999,650	225	285,138	285,363	10,285,013	13,733,101	4
5	Alliance Mutual Life	229,686	50.716	280,402	27,226	40,145	67,371	347,773	18,263,926	5
6	Allstate Life	13,000	17,975	30,975	.....	.....	.....	30,975	99,639	6
7	Allstate Life of Canada	471,594	974,511	1,446,105	128,518	49,069	177,587	1,623,692	2,890,208	7
8	American Bankers Life Assur. Co.	.....	62,276	62,276	.....	.....	.....	62,276	359,709	8
9	American Health and Life	.....	3,944	3,944	.....	.....	.....	3,944	34,187	9
10	Artisans Life Ins. Co.	170,716	4,500	175,216	76,167	.....	76,167	251,383	19,102,476	10
11	L'Assur.-Desjardins	10,954	1,917,961	1,928,915	5,218	33,040	38,258	1,967,173	63,446,363	11
12	Assumption Mutual Life	28,468	1,089	29,557	711	.....	711	30,268	3,152,315	12
13	Atlantic Mutual Life Ins. Co.	.....	.....	.....	.....	.....	.....	.....	349,238	13
14	Bankers Life Des Moines	.....	285,660	285,660	.....	7,622	7,622	293,282	434,296	14
15	British Pacific Life	16,487	.....	16,487	.....	.....	.....	16,487	114,157	15
16	Canada Life	20,174,875	20,326,293	40,501,168	12,292,495	8,394,772	20,687,267	61,188,435	122,024,829	16
17	Canadian General Life	27,443	332,990	360,433	.....	.....	.....	360.443	880,930	17
18	Canadian Premier Life	1,243,114	181,972	1,425,086	115,710	13,562	129,272	1,554,358	4,718,086	18
19	Capitol Life	.....	223,071	223,071	.....	.....	.....	223,071	403,726	19
20	Chrysler Life Ins. Co. of Canada	.....	86,015	86,015	.....	.....	.....	86,015	216,529	20
21	College Retirement Equities Fund	.....	.....	.....	36,893	.....	36,893	36,893	502,479	21
22	Colonia Life Ins. Co.	406,103	140	406,243	82,839	.....	82,839	489,082	827,335	22
23	Combined Ins. Co. of America	526,928	.....	526,928	.....	.....	.....	526,928	853,659	23
24	Commercial Life	1,336,732	438,651	1,775,383	430,343	235,607	665,950	2,441,333	4,106,029	24
25	Commercial Union Assurance Co.	1,034,401	585,846	1,620,247	716,649	25,055	741,704	2,361,951	5,951,731	25
26	Confederation Life	13,052,985	18,682,160	31,735,145	9,911,115	21,870,599	31,781,714	63,516,859	112,711,473	26
27	Connecticut General	6,286	848,307	854,593	1,042	71,536	72,578	927,171	1,839,148	27
28	Continental Assurance	.....	124,990	124,990	.....	.....	.....	124,990	271.094	28
29	Constellation Life Assur.	10,000	518,500	528,500	.....	.....	.....	528,500	1,299,109	29
30	Co-operative Life Ins.	238,754	2,605,703	2,844,457	10,391	36,116	46,507	2,890,964	17.526,810	30
31	Co-operators Life Ins. Assoc.	2,301,969	126,941	2,428,910	1,290,390	52,960	1,343,350	3,772,260	3,772,260	31
32	Credit Life	.....	.....	.....	.....	681	681	681	681	32
33	Crown Life	12,047,946	6,400,625	18,448,571	4,141,960	4,929,086	9,071,046	27,519,617	73,839,028	33
34	Cumis Life Ins. Co.	32,557	8,555,525	8,588,082	15,912	188,565	204,477	8,792,559	13,676,886	34
35	Cuna Mutual	855,509	2,598,594	3,454,103	1,049,757	3,142,373	4,192,130	7,646,233	12,467,692	35
36	Dominion Life	7,527,842	1,952,201	9,480,043	5,437,605	1,434,335	6,871,940	16,351,983	31,055,826	36
37	Dominion of Canada General	1,233,500	932,733	2,166,233	877,309	1,740	879,049	3,045,282	4,351,979	37
38	Eaton Life	1,241,252	993,586	2,234,838	625,730	10,412	636,142	2,870,980	6,268,100	38
39	L'Economie Mutuelle	58,133	.....	58,133	70,758	1,444	72,202	130,335	6,358.245	39
40	Empire Life	3,684,110	998,596	4,682,706	1,254,851	1,525,002	2,779,853	7,462,559	14,476,162	40

TABLE IV. LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1977 (Concl'd)

	Name of Companies	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
41	Equitable Life Canada	3,544,290	1,391,870	4,936,160	1,168,484	438,855	1,607,339	6,543,499	12,537,881	41
42	Equitable Life of U.S.	836	38,777	39,613	.....	598	598	40,211	4,918,421	42
43	Excelsior Life	6,436,186	7,658,444	14,094,630	2,058,351	18,342,164	20,400,515	34,495,145	56,170,007	43
44	Family Life Ins. Co.	16,039	.....	16,039	3,169	.....	3,169	19,208	1,615,113	44
45	Federal Life Casualty	.....	19,830	19,830	.....	.....	.....	19,830	29,673	45
46	Federated Life Ins. Co.	43,299	.....	43,299	11,768	.....	11,768	55,067	117,757	46
47	Fidelity Life	79,076	.....	79,076	35,094	13,271	48,365	127,441	3,411,556	47
48	Financial Life Assurance	423	52,885	53,308	1,069	25,871	26,940	80,248	476,751	48
49	Ford Life	.....	231,836	231,836	.....	.....	.....	231,836	820,741	49
50	Franklin Life	52,031	.....	52,031	39,806	.....	39,806	91,837	99,801	50
51	Gamble Alden Life	.....	24,534	24,534	29,002	.....	29,002	53,536	479,289	51
52	General American Life	.....	7,131	7,131	.....	.....	.....	7,131	7,514	52
53	Gerling Global Life	968,396	10,073	978,469	112,525	78,560	191,085	1,169,554	1,827,968	53
54	Globe Life Ins. Co.	81,760	389,243	471,003	56	.....	56	471,059	1,052,342	54
55	Great West Life	16,426,902	12,253,869	28,680,771	10,454,689	13,533,128	23,987,817	52,668,588	177,443,177	55
56	Hartford Life	.....	13,500	13,500	.....	.....	.....	13,500	20,000	56
57	Heritage Life	703	83,920	84,623	29,556	.....	29,556	114,179	114,179	57
58	Holland Life	708,664	.....	708,664	151,823	12,116	163,939	872,603	1,938,801	58
59	Imperial Life	10,453,401	4,070,181	14,523,582	6,378,493	1,588,397	7,966,890	22,490,472	48,710,115	59
60	Industrial Life	1,635,482	1,185,544	2,821,026	2,010,659	2,116,230	4,126,889	6,947,915	39,677,535	60
61	John Hancock Mutual	60,047	932,801	992,848	1,042	37,882	38,924	1,031,772	4,478,944	61
62	Laurentian Mutual	204,326	1,000	205,326	1,560	.....	1,560	206,886	14,180,249	62
63	Laurier Life	245,151	335,000	580,151	.....	.....	.....	580,151	926,405	63
64	Life Ins. of North America	6,503	16,046	22,549	.....	.....	.....	22,549	17,353	64
65	London Life	76,437,700	21,362,834	97,800,534	8,182,180	9,118,699	17,300,879	115,101,413	192,956,320	65
66	Loyal Protective	86,110	2,000	88,110	75	.....	75	88,185	254,507	66
67	Maccabees	158,046	360,454	518,500	.....	.....	.....	518,500	1,320,737	67
68	Manufacturers Life	15,877,518	5,289,788	21,167,306	21,102,257	41,835,649	62,937,906	84,105,212	288,271,569	68
69	Maritime Life	1,457,605	2,127,361	3,584,966	590,881	573,066	1,163,947	4,748,913	11,722,583	69
70	Maryland Life of Baltimore	.....	493,547	493,547	.....	.....	.....	493,547	2,063,800	70
71	Massachusetts Mutual	94	33,747	33,841	.....	30,428	30,428	64,269	87,841	71
72	Metropolitan Life	44,194,744	13,910,244	58,104,988	2,878,456	6,571,507	9,449,963	67,554,951	169,075,000	72
73	Ministers Life and Ca?ualty	165,982	.....	165,982	.....	.....	.....	165,982	272,318	73
74	Minnesota Mutual	171	20,821	20,992	.....	6,647	6,647	27,639	43,538	74
75	Monarch Life	4,470,843	50,500	4,521,343	2,081,943	1,609,017	3,690,960	8,212,303	21,962,016	75
76	Montreal Life	1,433,526	310,668	1,744,194	321,352	344,991	666,343	2,410,537	9,130,306	76
77	Mony Life	34,023	.....	34,023	98,415	.....	98,415	132,438	642,351	77
78	Mutual of New York	1,121,756	11,190	1,132,946	10,676	18,168	28,844	1,161,790	2,755,219	78
79	Mutual of Canada	45,872,187	16,055,813	61,928,000	12,558,188	17,447,674	30,005,862	91,933,862	175,768,514	79
80	Mutual of Omaha	955,111	325,141	1,280,252	109,449	124,333	233,782	1,514,034	4,632,256	80

81	National Life Assurance Co.	2,382,893	7,010,532	9,393,425	791,628	12,964,361	13,755,989	23,149,414	33,823,725	81
82	New England Mutual	.....	48,926	48,926	.....	.....	.....	48,926	81,524	82
83	New York Life	3,477,525	2,132,376	5,609,901	97,868	51,487	149,355	5,759,256	16,396,581	83
84	North American Life	13,466,750	3,922,123	17,388,873	7,076,229	7,134,208	14,210,437	31,599,310	72,059,578	84
85	North American Life Casualty	339,229	60,554	399,783	5,053	50,659	55,712	455,495	1,087,876	85
86	North West Life Assur. Co. of Canada	10,281	.....	10,281	.....	.....	.....	10,281	2,176,847	86
87	Northern Life	4,290,811	630,381	4,921,192	2,539,555	303,225	2,842,780	7,763,972	12,078,305	87
88	Norwich Union Life	1,933,657	391,677	2,325,334	433,214	1,672,289	2,105,503	4,430,837	8,323,305	88
89	Occidental Life of California	4,847,170	1,154,233	6,001,403	11,463	1,672,960	1,684,423	7,685,826	14,683,988	89
90	Occidental Life of Canada	2,088	.....	2,088	363,508	.....	363,508	365,596	1,337,548	90
91	Old Republic Life	.....	744,861	744,861	.....	.....	.....	744,861	1,531,509	91
92	Paul Revere Life	226,495	54,924	281,419	170,987	.....	170,987	452,406	1,197,231	92
93	Pearl Assurance	28,678	.....	28,678	.....	.....	.....	28,678	75,611	93
94	Penn Mutual Life	6,340	.....	6,340	.....	.....	.....	6,340	6,340	94
95	Pennsylvania Life	15,545	85,501	101,046	.....	.....	.....	101,046	455,507	95
96	Phoenix Assurance	78,245	.....	78,245	.....	.....	.....	78,245	192,348	96
97	Pierce National Life	2,074	.....	2,074	.....	.....	.....	2,074	266,921	97
98	Pitts Life	2,500	86,017	88,517	4,369	.....	4,369	92,886	100,507	98
99	Presbyterian Ministers	64,382	.....	64,382	.....	.....	.....	64,382	123,843	99
100	Les Prevoyants du Canada	169,926	.....	169,926	111,404	.....	111,404	281,330	8,032,470	100
101	Provident Alliance Life Ins. Co.	.....	22,217	22,217	.....	.....	.....	22,217	31,954	101
102	Provident Life and Accident	8,941	300,800	309,741	.....	.....	.....	309,741	412,241	102
103	Prudential of America	36,054,878	11,926,680	47,981,558	3,777,305	2,461,578	6,238,883	54,220,441	111,386,238	103
104	Prudential of England	17,058,847	868,644	17,927,491	643,299	6,346,531	6,989,830	24,917,321	65,840,451	104
105	Reliable Life	195,996	246,200	442,196	.....	.....	.....	442,196	925,318	105
106	Royal Insurance Co.	1,025,142	101,521	1,126,663	54,996	.....	54,996	1,181,659	3,940,754	106
107	Sauvegarde Life	472,614	27,958	500,572	125,848	.....	125,848	626,420	17,318,851	107
108	Seaboard Life	3,635	36,004	39,639	14,386	.....	14,386	54,025	1,234,311	108
109	Sovereign Life	1,601,009	471,072	2,072,081	242,268	.....	242,268	2,314,349	7,663,616	109
110	Standard Life	6,646,590	886,319	7,532,909	4,723,672	41,364,043	46,087,715	53,620,624	106,367,635	110
111	State Farm Life	1,433,859	136,117	1,569,976	117,711	.....	117,711	1,687,687	2,271,675	111
112	State Mutual Life	193	55,000	55,193	.....	.....	.....	55,193	62,693	112
113	Sun Alliance and London	145,557	.....	145,557	15,688	.....	15,688	161,245	458,388	113
114	Sun Life of Canada	28,949,062	26,492,191	55,441,253	10,410,647	9,804,815	20,215,462	75,656,715	221,484,928	114
115	Teachers Ins. and Annuity	87,215	.....	87,215	632,306	.....	632,306	719,521	3,597,708	115
116	Toronto Mutual	1,211,366	.....	1,211,366	59,482	.....	59,482	1,270,848	1,336,311	116
117	Travelers Ins. of Hartford	1,508,318	2,044,811	3,553,129	45,508	490,457	535,965	4,089,094	11,558,583	117
118	Travelers Life Ins. Co. of Canada	136,754	1,944,063	2,080,817	499,066	583,218	1,082,284	3,163,101	6,614,046	118
119	Union Mutual	21,152	*—193*	20,959	204	.....	204	21,163	200,330	119
120	United American Ins. Co.	3,619	.....	3,619	.....	.....	.....	3,619	87,175	120
121	United Benefit	283,130	.....	283,130	.....	.....	.....	283,130	542,719	121
122	United Investment Life	282,975	.....	282,975	679,112	.....	679,112	962,087	1,998,045	122
123	Washington National Ins.	.....	*—1,357*	*—1,357*	.....	.....	.....	*—1,357*	*—1,357*	123
124	Wawanesa Mutual	24,793	19,000	43,793	198,662	.....	198,662	242,455	2,365,070	124
125	Western Life	282,375	.....	282,375	77,628	.....	77,628	360,003	707,483	125
126	Westmount Life	345,793	.....	345,793	454,076	192,052	646,128	991,921	4,376,042	126
127	Zurich Life	2,592,883	857,295	3,450,178	877,634	320,679	1,198,313	4,648,491	10,850,989	127
	TOTALS—1977	434,250,394	232,156,051	666,406,445	145,301,544	241,628,672	386,930,216	1,053,336,661	2,578,045,568	
	TOTALS—1976	412,906,423	226,914,091	639,820,514	122,773,542	203,565,225	326,339,681	966,159,581	2,209,419,458	

TABLE V. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1977

	Name of Companies	Direct in Force at End of 1976		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life	10,739	125,583,952	1,840	93,505,536	81	912,238	1,921	94,417,774	1
2	Acadia Life	6,275	86,813,865	571	19,387,239	2	.....	573	19,387,239	2
3	Aeterna Life	341	2,838,236	36	456,500	.....	21,215	36	477,715	3
4	Aetna Life	2,262	1,648,826,450	42	81,547,500	.....	1,321	42	81,548,827	4
5	Alliance Mutual Life	2,555	57,807,331	150	3,746,956	78	26,308,637	228	30,055,593	5
6	Allstate Life	1,034	9,105,000	.....	.....	.....	.....	.....	.....	6
7	Allstate Life of Canada	14,116	509,178,000	3,461	80,303,000	9	53,276,000	3,470	133,579,000	7
8	American Bankers Life Assur. Co.	.....	18,965,300	.....	98,462,313	.....	.....	.....	98,462,313	8
9	American Health and Life	2	3,287,306	.....	.....	.....	.....	.....	.....	9
10	Artisans Life Ins. Co.	4,114	27,853,261	188	4,945,302	10	491,172	198	5,436,474	10
11	L'Assur.-Desjardins	1,006	248,166,316	35	1,591,112	.....	66,068,496	35	67,659,608	11
12	Assumption Mutual Life	345	1,379,966	7	6,433,346	2	3,489,637	9	9,922,983	12
13	Atlantic Mutual Life Ins. Co.	.....	.....	10	2,994,500	.....	43,000	10	3,037,500	13
14	Bankers Life Des Moines	6	24,199,797	.....	190,673	.....	*−1,655,896*	.....	*−1,465,223*	14
15	British Pacific Life	562	9,229,075	.....	.....	.....	.....	.....	.....	15
16	Canada Life	128,907	7,552,817,133	9,028	1,242,678,790	535	.....	9,563	1,242,678,790	16
17	Canadian General Life	534	314,380,392	34	81,520,206	4	1,657,984	38	83,178,190	17
18	Canadian Premier Life	18,830	296,509,557	1,764	51,691,592	64	4,851,975	1,828	56,543,567	18
19	Capitol Life	20,266	64,240,144	3,557	11,897,575	.....	.....	3,557	11,897,575	19
20	Chrysler Life Ins. Co. of Canada	8,164	22,834,486	5,020	20,858,661	.....	.....	5,020	20,858,661	20
21	Colonia Life Ins. Co.	6,060	82,539,591	1,202	27,704,208	26	1,384,969	1,228	29,089,177	21
22	Combined Ins. Co. of America	33,530	149,303,228	10,178	64,400,599	.....	.....	10,178	64,400,599	22
23	Commercial Life	27,555	548,126,621	3,706	114,177,000	1,747	26,586,742	5,453	140,763,748	23
24	Commercial Union Assurance Co.	145,943	734,046,812	2,100	73,688,144	165	5,572,200	2,265	79,260,344	24
25	Confederation Life	98,062	6,103,462,175	5,044	867,055,786	452	655,562,711	5,496	15,226,184,197	25
26	Connecticut General	92	148,277,554	7	1,375,516	.....	19,507	7	1,395,023	26
27	Continental Assurance	34	41,922,972	.....	.....	.....	19,075,204	.....	19,075,204	27
28	Constellation Life Assur.	9,852	236,577,394	868	20,613,550	.....	.....	868	20,613,550	28
29	Co-operative Life Ins.	3,948	423,286,289	84	27,630,761	57	72,369,317	141	100,000,078	29
30	Co-operators Life Ins. Assoc.	76,251	461,242,718	124,406	374,077,675	560	24,185,491	124,966	398,263,166	30
31	Credit Life	2	31,748	.....	.....	.....	.....	.....	.....	31
32	Crown Life	107,934	3,822,780,969	11,922	675,256,435	1,306	205,001,826	13,228	880,258,261	32
33	Cumis Life Ins. Co.	.....	.....	6,421	1,988,144,772	.....	155,072,987	6,421	2,143,217,759	33
34	Cuna Mutual	21,023	2,020,011,614	991	14,189,101	11	578,765	1,002	14,767,866	34
35	Dominion Life	53,806	1,204,979,816	3,511	213,521,602	113	54,489,629	3,624	268,011,231	35
36	Dominion of Canada General	13,447	363,992,853	622	23,073,601	.....	10,008,856	622	33,082,457	36
37	Eaton Life	40,564	464,476,932	11,496	269,085,511	2,781	36,901,583	14,377	305,987,094	37
38	L'Economie Mutuelle	1,414	12,469,353	150	2,294,056	210	1,669,666	360	3,963,722	38
39	Empire Life	47,509	879,606,232	6,777	266,752,874	242	653,212	7,019	267,406,086	39
40	Equitable Life Canada	29,720	929,042,009	2,469	97,819,936	*−67*	73,975,003	2,402	171,794,939	40
41	Equitable Life of U.S.	408	392,276,214	18	66,196,514	3	1,508,905	21	67,705,419	41

42	Excelsior Life	51,371	2,122,387,342	4,242	447,833,952	145	181,370,294	4,387	629,204,246	42
43	Family Life Ins. Co.	59	50,957	.....	.....	.....	45	.....	45	43
44	Federal Life Casualty	174	2,306,823	.....	10,000	.....	3,807,038	.....	3,817,038	44
45	Federated Life Ins. Co.	1,297	27,571,331	232	9,571,331	3	377,788	235	9,949,119	45
46	Fidelity Life	1,612	35,858,210	348	11,409,405	56	1,663,839	404	13,073,244	46
47	Financial Life Assurance	32	15,157,397	168	26,618,551	.....	.....	168	26,618,551	47
48	Ford Life	.....	67,514,929	.....	46,931,122	.....	.....	.....	46,931,122	48
49	Franklin Life	503	11,374,075	242	6,307,525	12	.....	254	6,307,525	49
50	Gamble Alden Life	.....	2,045,504	.....	.....	.....	7,726,402	.....	7,726,402	50
51	General American Life	1	6,752,497	.....	.....	.....	.....	.....	.....	51
52	Gerling Global Life	8,135	171,881,475	497	18,755,756	38	2,925,740	535	21,681,496	52
53	Globe Life Ins. Co.	1,038	26,165,124	193	7,472,467	.....	1,012,267	193	8,484,734	53
54	Great West Life	88,464	4,511,084,208	5,202	670,661,779	202	1,268,356,696	5,404	1,939,018,475	54
55	Hartford Life	.....	6,824,678	.....	.....	.....	1,810,700	.....	1,810,700	55
56	Heritage Life	648	47,848,636	1,215	42,808,550	6	1,096,762	1,221	43,905,312	56
57	Holland Life	6,231	60,201,540	12	.....	34	543,903	46	543,903	57
58	Imperial Life	71,335	1,556,379,082	4,709	237,059,179	344	176,169,292	5,053	413,228,471	58
59	Industrial Life	25,530	322,357,781	1,842	29,430,813	233	18,192,992	2,075	47,623,805	59
60	John Hancock Mutual	451	281,042,791	17	8,730,924	3	165,849,784	20	174,580,708	60
61	Laurentian Mutual	3,946	26,585,250	144	2,631,453	7	2,915,140	151	5,546,593	61
62	Laurier Life	10,295	223,863,872	323	3,562,222	*−1*	30,801,333	322	34,363,555	62
63	Life Ins. of North America	16	24,350,243	.....	.....	.....	.....	.....	.....	63
64	London Life	1,062,057	12,748,714,211	72,878	1,762,208,555	16,904	1,751,435,857	89,782	3,513,644,412	64
65	Loyal Protective	1,626	16,096,432	114	2,256,297	1	3,400	115	2,529,697	65
66	Maccabees	1,866	184,327,175	2	4,563,150	5	817,439	7	5,380,589	66
67	Manufacturers Life	132,586	2,548,528,833	9,596	361,590,353	551	141,611,414	10,147	503,201,767	67
68	Maritime Life	12,258	1,038,955,822	2,006	184,143,595	75	550,524,056	2,081	734,667,651	68
69	Maryland Life of Baltimore	34,302	84,716,188	23,642	63,853,968	.....	.....	23,642	63,853,968	69
70	Massachusetts Mutual	11	2,051,967	.....	.....	.....	133,302	.....	133,302	70
71	Metropolitan Life	585,754	5,904,078,011	23,219	623,211,405	5,032	270,576,893	28,251	902,788,298	71
72	Ministers Life and Casualty	940	3,941,087	2	10,000	3	2,700	5	12,700	72
73	Minnesota Mutual	218	4,228,647	.....	.....	.....	181	.....	181	73
74	Monarch Life	39,579	586,904,493	4,737	170,675,827	65	5,744,084	4,802	176,419,911	74
75	Montreal Life	17,570	205,581,983	1,635	49,944,198	267	11,117,464	1,902	61,061,662	75
76	Mony Life	2,610	55,729,675	905	24,609,642	.....	.....	905	24,609,642	76
77	Mutual of New York	5,565	39,632,488	20	226,000	43	1,621,797	63	1,847,797	77
78	Mutual of Canada	333,427	7,751,611,252	26,442	1,181,588,314	4,919	451,070,313	31,361	1,632,658,327	78
79	Mutual of Omaha	10,110	230,506,791	2,350	114,448,765	70	10,383,978	2,420	124,832,743	79
80	National Life Assurance Co.	20,580	2,221,733,553	1,273	62,440,246	14	353,391	1,287	62,793,637	80
81	New England Mutual	10	9,049,681	.....	.....	.....	.....	.....	.....	81
82	New York Life	23,200	1,039,938,880	2,537	148,054,617	13	80,131,232	2,550	228,185,852	82
83	North American Life	88,311	3,225,198,943	7,459	569,163,871	653	107,081,449	8,112	676,245,320	83
84	North American Life Casualty	4,602	70,443,445	1	3,500,000	35	446,007	36	3,946,007	84
85	North West Life Assur. Co. of Canada	330	19,315,016	184	17,254,710	18	2,337,530	202	19,592,249	85
86	Northern Life	39,209	827,167,134	3,803	186,260,440	48	57,750,386	3,851	24,400,826	86
87	Norwich Union Life	14,961	294,621,680	1,396	45,492,393	260	17,693,661	1,656	63,592,249	87
88	Occidental Life of California	48,149	1,751,439,757	6,267	369,139,678	750	31,803,586	7,017	400,943,264	88
89	Occidental Life of Canada	535	36,805,400	207	6,058,688	10	698,069	217	6,756,757	89
90	Old Republic Life	7	106,650,461	3	138,634,653	.....	.....	3	138,634,653	90
91	Paul Revere Life	5,489	96,034,104	682	27,100,195	21	1,172,534	703	28,272,729	91
92	Pearl Assurance	694	4,471,874	.....	.....	.....	.....	.....	.....	92

TABLE V. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1977 (Cont'd)

	Name of Companies	Direct in Force at End of 1976		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
93	Penn Mutual Life	14	438,691	4	57,300	0	95	4	57,395	93
94	Pennsylvania Life	1,399	10,232,038	510	27,881,053	5	5,894,911	515	23,775,964	94
95	PHF Life Assurance Co.	.....	.....	.....	.....	.....	3,080,418	.....	3,080,418	95
96	Phoenix Assurance	18	333,121	.....	.....	.....	6,414	.....	6,414	96
97	Pierce National Life	140	174,350	.....	.....	.....	.....	.....	.....	97
98	Pitts Life	1,273	42,208,420	779	15,753,500	.....	3,132,950	779	15,753,500	98
99	Presbyterian Ministers	1,593	14.631,728	17	305,841	.....	.....	17	305,841	99
100	Les Prevoyants du Canada	3,416	34,421,498	208	6,081,944	13	2,327,518	221	8,409,462	100
101	Provident Alliance Life Ins. Co.	1	4,463,570	.....	.....	.....	8,628,414	.....	8.628,414	101
102	Provident Life and Accident	99	59,547,316	2	1,933,311	3	2,391,168	5	4,324,479	102
103	Prudential of America	572,898	5,649,858,994	30,198	964,943,868	1,816	459,596,183	32,014	1,424,540,051	103
104	Prudential of England	89,077	1,437,298,073	7,585	223,772,320	1,246	87,532,462	8,831	311,304,782	104
105	Reliable Life	3,531	242,819,000	251	377,011,183	6	64,000	257	377,075,183	105
106	Royal Insurance Co.	11,044	213,716,985	1,631	33,794,908	291	29,741,900	1,922	63,536,808	106
107	Sauvegarde Life	7,145	42,875,529	180	2,549,739	102	784,548	282	2,334,287	107
108	Seaboard Life	94	167,110,000	2	1,140,000	4	183,799,670	6	184,939,670	108
109	Sovereign Life	21,925	301,029,923	1,813	53,557,280	738	9,490,296	2,551	63,047,576	109
110	Standard Life	37,590	771,090,936	2,575	76,567,325	436	24,165,648	3,011	10,632,973	110
111	State Farm Life	24,664	343,770,107	4,453	89,616,887	.....	1,474,893	4,453	9,109,780	111
112	State Mutual Life	9	12,854,427	.....	.....	.....	14,615,315	.....	14,615,315	112
113	Sun Alliance and London	3,959	82,624,439	416	24,774,444	.....	1,800,374	416	25,574,818	113
114	Sun Life of Canada	214,528	8,786,564,001	15,826	1,213,114,259	221	498,860,887	16,047	1,711,975,146	114
115	Teachers Ins. and Annuity	288	6,361,959	32	2,330,690	.....	.....	32	2,330,690	115
116	Toronto Mutual	28,823	277,003,777	1,766	92,982,231	20	1,083,677	1,786	94,065,908	116
117	Travelers Ins. of Hartford	10,051	441,500,461	2	8,394,878	51	9,216,749	53	17,611,627	117
118	Travelers Life Ins. Co. of Canada	4,859	752,453,720	1,093	66,647,141	39	51,748,127	1,132	118,395,268	118
119	Union Mutual	185	4,604,257	1	1,000	.....	468,740	1	469,740	119
120	United American Ins. Co.	85	312,000	89	154,160	.....	.....	89	154,160	120
121	United Benefit	2,776	17,762,505	1	5,000	.....	.....	1	5,000	121
122	United Investment Life	6,037	163,106,081	.....	.....	69	480,071	69	480,071	122
123	Washington National Ins.	3	3,836,904	.....	.....	.....	64,076	.....	64,076	123
124	Wawanesa Mutual	1,605	30,465,108	659	18,244,447	20	1,263,698	679	19,508,145	124
125	Western Life	4,804	60,959,793	98	6,868,034	680	3,888,120	778	10,756,154	125
126	Westmount Life	1,935	78,919,430	229	11,179,314	4	202,043	233	11,381,357	126
127	Zurich Life	23,685	540,413,723	2,780	122,332,689	455	33,195,668	3,235	155,528,357	127
	Totals—1977	4,775,541	101,467,003,953	501,761	18,119,487,780	45,449	8,298,132,132	547,210	24,736,394,817	
	Totals—1976	4,633,022	87,861,371,222	556,696	15,459,677,783	47,925	8,019,657,570	604,621	23,479,335,353	

TABLE V. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1977 (Cont'd)

	Name of Companies	Total Deductions		Direct in Force at End of 1977		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life	1,188	22,774,582	9,857	196,153,485	12,546	262,568,745	12,546	119,850,117	1
2	Acadia Life	359	7,462,808	6,489	98,738,296	15,398	255,585,157	15,398	179,570,764	2
3	Aeterna Life	1	166,638	376	3,149,313	65,959	394,837,199	.....	341,480,956	3
4	Aetna Life	154	149,703,479	2,150	1,580,671,792	4,529	2,184,944,122	4,731	2,195,531,225	4
5	Alliance Mutual Life	124	2,023,128	2,659	85,839,796	138,549	2,974,939,998	139,106	2,887,326,693	5
6	Allstate Life	61	1,207,000	973	7,898,000	1,790	15,669,000	2,767	68,391,000	6
7	Allstate Life of Canada	1,773	36,893,000	15,813	605,864,000	33,498	1,124,530,000	32,534	1,071,799,000	7
8	American Bankers Life Assur. Co.	.....	102,249,017	.....	15,178,596	5	69,484,359	5	65,345,212	8
9	American Health and Life	.....	1,291,659	2	1,995,647	2	10,561,828	.....	.....	9
10	Artisans Life Ins. Co.	252	4,766,781	4,060	28,522,954	142,631	1,965,832,249	.....	1,871,142,820	10
11	L'Assur.-Desjardins	31	2,842,641	1,010	312,983,283	8,565	9,292,366,341	8,566	8,981,355,027	11
12	Assumption Mutual Life	22	2,468,745	332	8,834,204	41,398	613,954,875	41,398	374,039,716	12
13	Atlantic Mutual Life Ins. Co.	.....	.....	10	3,037,500	237	197,132,050	239	204,505,286	13
14	Bankers Life Des Moines	.....	145,500	6	22,589,074	10	32,790,558	10	32,790,558	14
15	British Pacific Life	18	237,218	544	8,991,857	2,346	43,646,018	2,346	11,007,954	15
16	Canada Life	7,464	763,781,890	131,006	8,031,714,033	278,192	17,968,885,393	278,707	17,840,086,649	16
17	Canadian General Life	63	16,200,443	509	381,358,139	27,151	723,404,099	.....	430,851,335	17
18	Canadian Premier Life	1,759	24,325,182	18,899	328,727,942	47,701	1,304,857,365	.....	1,088,625,166	18
19	Capital Life	10,046	36,531,870	13,777	39,605,849	28,395	85,755,826	28,395	85,755,826	19
20	Chrysler Life Ins. Co. of Canada	4,081	20,198,213	9,103	23,494,934	25,142	66,806,552	25,142	66,806,552	20
21	Colonia Life Ins. Co.	934	16,064,772	6,354	95,563,996	7,595	141,285,494	7,510	140,653,357	21
22	Combined Ins. Co. of America	11,931	51,342,141	31,777	162,361,686	89,901	376,171,492	89,901	376,171,492	22
23	Commercial Life	4,335	100,145,700	28,673	588,744,669	58,567	1,320,099,991	58,581	894,894,884	23
24	Commercial Union Assurance Co.	35,995	88,648,303	112,213	724,658,853	163,964	1,724,609,381	.....	1,569,582,231	24
25	Confederation Life	5,241	586,713,641	98,317	7,039,367,031	242,712	14,459,849,397	244,190	14,764,923,352	25
26	Connecticut General	8	12,288,688	91	137,383,889	129	238,200,584	850	288,717,229	26
27	Continental Assurance	.....	136,894	34	60,861,782	70	88,396,706	905	140,570,840	27
28	Constellation Life Assur.	2,479	76,656,811	8,241	180,534,133	18,000	476,171,413	18,000	180,521,501	28
29	Co-operative Life Ins.	207	38,995,420	3,882	484,290,947	57,636	3,364,410,409	57,636	3,292,592,192	29
30	Co-operators Life Ins. Assoc.	103,497	278,288,668	97,720	581,217,216	97,720	581,217,216	97,720	555,488,971	30
31	Credit Life	.....	27,315	2	4,433	2	6,276	2	6,276	31
32	Crown Life	8,480	417,750,955	112,682	4,285,288,275	281,531	10,452,539,643	287,609	10,571,433,875	32
33	Cumis Life Ins. Co.	179	61,809,371	6,242	2,081,408,388	12,908	3,399,763,195	12,908	3,399,763,195	33
34	Cuna Mutual	8,075	1,927,050,001	13,950	107,729,479	26,107	210,275,950	26,107	199,288,652	34
35	Dominion Life	3,164	87,517,903	54,266	1,385,473,144	109,251	2,353,631,991	110,030	2,333,272,717	35
36	Dominion of Canada General	922	16,181,344	13,147	380,893,966	20,154	625,570,386	20,705	638,413,295	36
37	Eaton Life	2,755	43,300,251	52,086	693,089,071	112,152	1,590,423,293	112,152	1,521,936,907	37
38	L'Economie Mutuelle	78	747,677	1,697	15,665,398	36,418	952,725,574	34,941	880,095,630	38
39	Empire Life	4,155	89,610,508	50,373	1,057,401,810	92,419	1,902,161,103	94,385	1,752,999,390	39
40	Equitable Life Canada	1,662	55,858,350	30,460	1,044,978,598	46,827	2,858,974,460	47,438	2,501,271,055	40
41	Equitable Life of U.S.	37	66,334,911	392	393,646,722	891	774,029,133	890	774,004,133	41

TABLE V. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1977 (Concl'd)

	Name of Companies	Total Deductions		Direct in Force at End of 1977		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
42	Excelsior Life	3,891	107,534,365	51,867	2,644,057,223	121,978	6,114,400,411	122,382	5,758,332,825	42
43	Family Life Ins. Co.	11	24,432	48	26,570	9,944	143,035,038	9,944	122,169,241	43
44	Federal Life Casualty	10	41,301	164	6,082,560	178	8,361,123	178	4,461,860	44
45	Federated Life Ins. Co.	160	4,794,338	1,372	32,612,685	4,413	114,214,242	4,413	105,938,708	45
46	Fidelity Life	160	4,616,342	1,856	44,315,112	24,559	731,412,697	24,750	446,583,760	46
47	Financial Life Assurance	1	22,383,363	198	19,392,585	3,093	128,083,823	3,093	70,862,786	47
48	Ford Life	.....	54,902,588	.....	59,543,463	.....	248,628,519	.....	248,628,519	48
49	Franklin Life	189	5,265,843	568	12,415,757	711	14,697,577	711	14,697,577	49
50	Gamble Alden Life	.....	24,528	.....	9,747,378	3	55,120,260	3	55,120,260	50
51	General American Life	.....	.....	1	4,451,104	1	4,535,002	1	4,535,002	51
52	Gerling Global Life	677	20,454,376	7,993	173,108,595	10,684	242,993,792	.....	98,529,393	52
53	Globe Life Ins. Co.	127	3,369,696	1,104	31,280,162	2,757	107,853,632	.....	107,384,205	53
54	Great West Life	4,931	938,830,666	88,937	5,511,272,017	293,649	22,048,859,099	296,550	22,061,196,351	54
55	Hartford Life	.....	13,500	.....	8,621,878	1	12,447,000	.....	.....	55
56	Heritage Life	188	9,819,064	1,681	81,934,884	1,701	95,380,304	1,701	80,479,276	56
57	Holland Life	371	5,035,450	5,906	55,709,993	13,295	149,099,673	.....	120,523,650	57
58	Imperial Life	4,647	223,699,869	71,741	1,745,907,684	164,536	4,481,733,762	165,158	4,176,096,448	58
59	Industrial Life	1,629	46,584,689	25,976	323,396,897	351,209	4,811,362,145	351,737	4,645,527,629	59
60	John Hancock Mutual	38	116,377,417	433	339,246,082	787	600,800,036	5,826	862,257,352	60
61	Laurentian Mutual	220	2,416,104	3,877	29,715,739	141,360	2,101,769,785	.....	1,438,907,802	61
62	Laurier Life	485	115,830,790	10,132	142,396,637	18,639	191,343,958	18,639	128,782,727	62
63	Life Ins. of North America	5	5,876,532	11	18,473,711	12	21,735,853	.....	.....	63
64	London Life	61,819	1,933,232,592	1,090,020	14,329,126,031	1,805,559	24,677,652,809	1,806,122	24,542,109,023	64
65	Loyal Protective	170	5,337,638	1,569	13,018,491	3,020	31,337,721	2,959	29,102,174	65
66	Maccabees	110	5,779,272	1,763	183,928,492	10,472	240,287,231	10,472	240,287,231	66
67	Manufacturers Life	6,906	231,223,480	135,827	2,820,507,120	293,537	5,953,713,024	295,717	6,114,994,348	67
68	Maritime Life	1,003	67,010,171	13,336	1,706,613,302	48,054	4,999,530,864	474	4,595,492,558	68
69	Maryland Life of Baltimore	24,801	69,705,240	33,143	78,864,916	126,885	317,600,957	126,885	317,600,957	69
70	Massachusetts Mutual	.....	32,500	11	2,152,769	11	8,169,647	11	8,169,647	70
71	Metropolitan Life	38,792	488,109,333	575,213	6,318,756,976	2,014,870	15,584,289,921	2,014,872	15,592,070,215	71
72	Ministers Life and Casualty	48	196,575	897	3,757,212	1,605	6,646,467	.....	.....	72
73	Minnesota Mutual	56	1,549,799	162	2,679,029	398	8,206,909	398	8,206,909	73
74	Monarch Life	2,925	70,174,796	41,456	693,149,608	120,924	1,789,963,919	121,001	1,589,508,434	74
75	Montreal Life	1,740	36,358,331	17,732	230,291,314	60,108	875,745,191	60,380	804,351,021	75
76	Mony Life	429	10,564,028	3,086	69,775,289	10,327	293,079,908	10,327	196,307,063	76
77	Mutual of New York	397	2,900,130	5,231	38,580,155	15,198	118,679,346	.....	.....	77
78	Mutual of Canada	20,049	782,170,004	344,739	8,602,099,875	773,842	16,920,426,176	774,261	16,801,493,384	78
79	Mutual of Omaha	1,150	18,228,910	11,380	337,110,624	34,008	1,225,263,278	33,546	1,183,724,021	79
80	National Life Assurance Co.	1,020	90,030,163	20,847	2,194,497,027	63,471	4,547,426,085	64,309	3,963,580,333	80
81	New England Mutual	2	3,658,056	8	5,391,625	9	5,538,625	10	7,547,491	81
82	New York Life	1,478	42,175,340	24,272	1,225,949,392	120,904	2,988,431,471	120,892	2,987,173,632	82

83	North American Life	5,405	147,034,229	91,018	3,754,410,034	196,090	7,774,912,137	197,332	7,737,697,654	83
84	North American Life Casualty	372	*−15,639,914*	4,266	90,029,366	12,258	259,756,381	12,577	237,428,197	84
85	North West Life Assur. Co. of Canada	53	3,966,781	479	34,940,484	12,495	366,770,825	12,939	219,751,536	85
86	Northern Life	2,616	140,820,770	40,444	930,357,190	65,086	1,565,875,210	66,275	1,399,885,570	86
87	Norwich Union Life	1,422	29,134,108	15,195	328,673,626	37,791	677,153,337	37,791	605,371,566	87
88	Occidental Life of California	4,265	220,551,561	50,901	1,931,831,460	137,503	5,983,367,547	138,865	6,161,992,257	88
89	Occidental Life of Canada	45	2,577,017	707	40,985,140	1,660	97,435,139	1,660	97,435,139	89
90	Old Republic Life	.....	129,605,898	10	115,679,216	13	299,842,063	14	350,186,429	90
91	Paul Revere Life	436	12,022,607	5,756	112,284,226	13,984	273,928,031	13,957	271,400,875	91
92	Pearl Assurance	16	92,800	678	4,479,074	1,574	10,315,152	.....	.....	92
93	Penn Mutual Life	6	335,000	12	161,086	12	161,086	12	161,086	93
94	Pennsylvania Life	138	1,987,051	1,776	42,020,951	4,930	147,364,778	4,930	147,364,778	94
95	PHF Life Assurance Co.	.....	.....	.....	3,080,418	0	3,899,263	0	3,899,263	95
96	Phoenix Assurance	4	67,893	14	271,642	43	429,871	2,300	39,870,671	96
97	Pierce National Life	33	26,700	107	147,650	16,459	17,330,740	.....	.....	97
98	Pitts Life	230	12,345,995	1,822	48,748,875	2,413	55,921,954	2,413	51,087,841	98
99	Presbyterian Ministers	101	1,452,441	1,509	13,485,128	2,574	23,945,376	2,574	23,945,376	99
100	Les Prevoyants du Canada	120	4,787,502	3,517	38,043,458	63,678	1,145,817,983	63,678	1,022,504,186	100
101	Provident Alliance Life Ins. Co.	.....	2,002,477	1	11,089,507	2	32,311,192	2	32,311,192	101
102	Provident Life and Accident	7	19,290,722	97	44,581,073	114	78,146,982	114	78,146,982	102
103	Prudential of America	51,901	498,785,126	553,011	6,575,613,919	1,237,955	14,842,164,594	1,237,957	14,852,041,619	103
104	Prudential of England	5,592	174,526,465	92,316	1,574,076,390	215,704	4,446,921,054	215,874	4,373,006,058	104
105	Reliable Life	425	229,170,238	3,363	390,723,945	9,034	606,135,482	9,034	540,226,122	105
106	Royal Insurance Co.	1,572	29,226,432	11,394	248,027,361	535,958	890,164,476	.....	828,747,353	106
107	Sauvegarde Life	498	3,627,176	.....	34,954,887	109,200	2,734,752,324	.....	2,512,727,434	107
108	Seaboard Life	9	166,196,960	91	185,852,710	361	585,261,581	361	584,042,172	108
109	Sovereign Life	2,068	54,989,249	22,408	309,088,250	66,668	1,072,381,617	66,688	937,237,759	109
110	Standard Life	2,021	42,359,259	38,580	829,464,650	103,606	2,361,626,069	103,628	2,351,581,632	110
111	State Farm Life	1,840	29,278,942	27,277	405,582,945	33,059	493,632,600	33,059	493,432,600	111
112	State Mutual Life	.....	55,000	9	14,560,315	10	14,995,315	10	14,995,315	112
113	Sun Alliance and London	350	16,040,939	4,025	93,158,318	9,596	194,841,481	9,601	178,984,823	113
114	Sun Life of Canada	8,379	197,636,307	222,196	10,300,902,840	646,386	8,186,027,659	646,950	8,159,283,665	114
115	Teachers Ins. and Annuity	17	505,875	303	8,186,774	1,205	32,403,593	1,205	32,403,593	115
116	Toronto Mutual	1,980	23,116,688	28,629	297,952,997	29,214	304,477,218	29,214	166,668,794	116
117	Travelers Ins. of Hartford	705	94,144,812	9,399	364,967,276	25,753	781,203,396	38,043	2,204,794,804	117
118	Travelers Life Ins. Co. of Canada	1,291	50,767,014	4,700	820,081,974	14,928	1,856,538,246	14,928	421,085,413	118
119	Union Mutual	11	2,489,726	175	2,584,271	1,095	59,315,709	1,095	59,315,709	119
120	United American Ins. Co.	18	51,360	156	414,800	3,276	4,812,697	3,262	4,736,376	120
121	United Benefit	161	2,982,913	2,616	14,784,592	5,097	27,523,690	5,336	35,521,644	121
122	United Investment Life	391	12,345,466	5,715	151,240,686	14,049	387,300,034	7,567	235,271,328	122
123	Washington National Ins.	.....	.....	3	3,900,980	3	3,900,980	3	3,900,980	123
124	Wawanesa Mutual	149	4,260,481	2,135	45,712,772	13,678	275,443,100	13,678	228,715,544	124
125	Western Life	269	6,867,660	5,313	64,848,287	10,442	168,966,177	10,551	97,226,192	125
126	Westmount Life	229	7,453,312	1,939	82,847,475	5,848	303,361,474	.....	154,175,494	126
127	Zurich Life	2,283	86,696,207	24,637	609,245,873	55,220	1,790,909,933	54,050	1,601,843,242	127
	TOTALS—1977	499,594	13,234,486,100	4,813,430	114,419,965,334	12,731,644	271,519,814,629	11,421,599	248,656,658,959	
	TOTALS—1976	521,575	9,641,067,096	4,747,142	92,135,410,543	11,936,459	244,171,006,832	11,674,539	247,745,872,273	

TABLE VI. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1977

	Societies	Premiums (Including Dues)					Disbursements (Excluding Expenses)				Canada Total		
		Life Fund	Sick, Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Life Fund	Sick, Accident and Funeral	Other Funds	Total	Premiums	Disbursements	
		$	$	$	$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Society	73,028	181,288	.....	.....	254,316	32,500	125,243	.....	157,743	371,232	335,459	1
2	Associated Can. Travellers	498	23,972	48,774	.....	73,214	657	22,138	.....	22,795	237,813	54,740	2
3	Canadian Foresters Life	1,931,890	.....	.....	.....	1,931,890	1,203,770	38,590	.....	1,242,360	4,194,439	2,515,036	3
4	Canadian Slovak Benefit Society	29,880	.....	10,633	.....	40,513	38,425	.....	.....	38,425	53,785	58,780	4
5	Canadian Slovak League	50,692	.....	.....	16,569	67,261	61,036	.....	.....	61,036	92,294	93,536	5
6	Canadian Woodmen of the World	159,256	.....	.....	.....	159,256	187,749	.....	.....	187,749	169,488	206,787	6
7	Civil Service Mutual Benefit	212,236	.....	.....	.....	212,236	202,484	.....	.....	202,484	212,236	202,484	7
8	Commercial Travellers Canada	146,312	.....	.....	.....	146,312	237,510	.....	.....	237,510	258,330	406,085	8
9	Croatian Catholic Union	21,784	539	5,431	.....	27,754	14,585	939	.....	15,524	32,626	18,327	9
10	Croatian Fraternal Union USA	212,011	20,691	4,882	.....	237,584	248,170	23,372	.....	271,542	298,856	340,618	10
11	Electrical Workers Benefit Ass.	174,931	.....	26,762	.....	201,693	232,400	.....	.....	232,400	375,286	299,600	11
12	First Catholic Slovak Ladies	13,222	.....	.....	.....	13,222	20,675	.....	.....	20,675	17,044	22,862	12
13	First Catholic Slovak Union	48,698	.....	.....	.....	48,698	52,650	.....	.....	52,650	84,518	94,580	13
14	Funeral Society of Ontario	821,356	.....	.....	.....	821,356	310,343	.....	.....	310,343	821,356	310,343	14
15	Grand Orange Lodge of Brit. Amer.	618,499	.....	.....	.....	618,499	412,208	.....	.....	412,208	767,248	517,732	15
16	Hungarian Reformed Federation	46,805	82	.....	.....	46,887	21,681	230	.....	21,911	46,887	21,911	16
17	Independent Order Foresters	9,467,293	260,464	.....	.....	9,727,757	2,294,251	152,509	.....	2,446,760	22,305,523	32,610,535	17
18	Knights of Columbus	1,044,716	.....	.....	.....	1,044,716	485,951	.....	.....	485,951	4,140,765	1,984,679	18
19	Labor Zionist Alliance	16,461	565	.....	17,675	34,702	23,576	53	.....	23,630	76,437	457,009	19
20	Lutheran Life	2,763,571	60,734	.....	.....	2,824,305	700,152	16,030	.....	716,182	6,495,613	1,437,359	20
21	Met. Toronto Police W.O. Fund	322,869	.....	.....	.....	322,869	209,800	.....	.....	209,800	322,869	209,800	21
22	National Fraternal Soc.	25,554	2,814	.....	.....	26,368	7,229	4,340	.....	11,569	49,757	14,152	22
23	North American Benefit Assoc.	817,351	.....	2,875	.....	820,226	96,808	.....	.....	96,808	844,028	132,734	23
24	Ont. Secondary School Teacher Fra.	343,904	.....	38,212	.....	382,116	253,000	.....	.....	253,000	382,116	253,004	24
25	Ont. Secondary School Teachers' Sick	.....	262,857	.....	.....	262,857	.....	286,600	.....	268,600	262,857	268,600	25
26	Order of Italo-Canadians	5,228	719	5,660	.....	11,607	6,436	968	.....	7,404	15,495	16,846	26
27	Royal Arcanum	56,370	.....	.....	.....	56,370	31,519	.....	.....	31,519	120,356	80,786	27
28	Serb National Federation	.....	.....	.....	.....	.....	22,469	1,650	.....	24,119	.....	30,644	28
29	Sons of Scotland Benevolent Fd.	126,072	.....	1	.....	126,073	257,702	.....	.....	257,702	208,901	497,726	29
30	Ukrainian Fraternal Society	50,787	956	14,731	.....	66,474	96,392	1,017	.....	97,409	158,667	194,799	30
31	Ukrainian Mutual Benefit	29,734	.....	4,489	.....	34,224	34,171	864	.....	35,035	134,977	125,939	31
32	Ukrainian National Assoc.	296,830	9,669	.....	6,057	312,556	215,681	.....	.....	665,972	450,291	306,986	32
33	Ukrainian National Aid Assoc.	115,382	.....	.....	.....	115,382	13,487	.....	.....	13,487	115,382	13,487	33
34	Ukrainian Workingmen's Assoc.	116,576	162	.....	.....	116,738	48,571	.....	.....	48,571	163,817	61,657	34
35	Union of Canada Life	3,796,482	352,074	.....	2,486	4,151,042	1,470,164	93,808	.....	1,563,972	4,151,042	1,563,972	35
36	United Commercial Travellers	.....	31,038	1,362	13,413	45,813	.....	32,884	.....	32,884	196,683	107,879	36
37	Workers Benevolent Assoc. Can.	115,376	3,345	23,029	1,849	143,599	129,617	4,503	49,037	183,157	201,620	451,122	37
38	Workmens Circle	1,427	434	.....	5,939	7,801	2,368	780	.....	3,148	23,952	9,633	38
	Totals—1977	24,071,081	1,212,293	186,641	63,988	25,034,286	9,676,187	788,518	49,037	10,964,034	48,854,586	46,328,228	
	Totals—1976	19,086,476	797,292	335,104	15,326	19,849,020	8,356,495	609,445	298,515	9,264,455	43,987,464	18,595,071	

TABLE VII. FRATERNAL SOCIETIES—EXHIBIT OF LIFE INSURANCE & ANNUITY CERTIFICATES IN ONTARIO, 1977

	Societies	At End of 1976	Increases		Decreases			At End of 1977	Total Canada at End of 1977	
			New Issued	Other	Ceased by Death and Maturity	Ceased by Lapse and Surrender	Other			
		$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Society	18,246,500	1,566,000	7,742,500	50,000	.....	7,247,000	20,258,000	33,419,000	1
2	Associated Can. Travellers	90,869	4,900	.....	657	.....	.....	95,112	411,218	2
3	Canadian Foresters Life	63,943,293	8,709,239	1,825,992	802,838	4,104,455	1,627,026	67,944,205	178,693,313	3
4	Canadian Slovak Benefit Society	1,500,307	68,000	.....	38,425	22,000	.....	1,507,882	2,008,277	4
5	Canadian Slovak League	2,211,250	65,500	.....	59,500	4,500	.....	2,212,750	3,098,750	5
6	Canadian Woodmen of the World	4,808,865	139,500	117,260	93,894	88,166	34,749	4,848,816	5,199,519	6
7	Civil Service Mutual Benefit	13,153,268	324,000	271,372	117,457	53,759	14,372	13,563,052	13,563,052	7
8	Commercial Travellers Canada	9,817,385	697,870	102,385	237,510	278,260	.....	10,101,870	18,156,405	8
9	Croatian Catholic Union	1,082,926	15,500	30,664	11,100	64,500	20,616	1,032,874	1,196,160	9
10	Croatian Fraternal Union USA	9,730,807	428,500	79,412	209,077	320,765	132,769	9,576,108	12,006,422	10
11	Electrical Workers Benefit Assoc	19,478,200	911,400	1,365,000	232,400	693,000	1,187,200	19,642,000	36,843,800	11
12	First Catholic Slovak Ladies	486,750	1,000	4,000	21,500	5,000	.....	465,250	625,632	12
13	First Catholic Slovak Union	1,906,923	111,943	4,903	43,000	51,677	1,258	1,927,834	3,321,249	13
14	Funeral Society of Ontario	2,141,415	821,356	171,693	310,343	.....	.....	2,824,121	2,824,121	14
15	Grand Orange Lodge Brit. Amer	13,975,998	1,129,000	424,424	358,762	301,825	115,855	14,273,493	17,833,984	15
16	Hungarian Reformed Federation	1,436,911	171,000	11,000	15,704	65,000	18,296	1,519,911	1,536,911	16
17	Independent Order Foresters	584,480,194	80,045,530	19,272,796	1,708,339	50,384,149	14,531,920	616,613,824	1,438,163,354	17
18	Knights of Columbus	54,135,158	12,417,408	315,358	164,265	4,793,021	1,512,698	60,397,940	244,100,008	18
19	Labor Zionist Alliance	529,204	10,000	12,239	26,211	18,795	750	505,840	1,220,942	19
20	Lutheran Life	98,026,256	9,538,576	425,084	341,171	2,256,920	1,444,803	101,540,878	242,098,588	20
21	Met. Toronto Police W.O. Fund	81,524,055	5,804,000	.....	209,800	3,482,350	527,758	4,219,908	4,219,908	21
22	National Fraternal Soc	960,881	139,000	4,558	6,105	15,711	14,679	1,067,944	1,841,682	22
23	North American Benefit Assoc	47,805,222	15,546,852	424,678	20,572	5,516,811	418,598	57,820,770	58,888,668	23
24	Ont. Secondary School Teachers Fra	49,116,000	10,726,500	44,830,500	348,000	2,710,000	75,000	101,540,000	101,540,000	24
25	Order of Italo-Canadians	264,444	18,500	1,500	5,880	684	.....	277,880	394,746	25
26	Royal Arcanum	3,107,823	439,190	283,491	23,859	588,775	544	3,217,326	5,961,210	26
27	Serb National Federation	1,209,239	90,500	18,257	20,150	21,000	3,000	1,273,846	1,391,496	27
28	Sons of Scotland Benevelont Fd	8,651,063	322,169	283,963	214,975	111,921	37,992	8,902,298	16,832,175	28
29	Ukrainian Fraternal Society	2,086,281	105,500	21,900	84,700	37,000	4,500	2,087,481	4,951,991	29
30	Ukrainian Mutual Benefit	1,097,203	22,000	2,000	32,848	39,000	5,626	1,043,729	6,528,287	30
31	Ukrainian National Assoc	8,295,725	561,000	207,567	169,633	583,917	.....	8,228,762	11,758,834	31
32	Ukrainian National Aid Assoc	2,441,312	224,000	1,000	11,250	80,000	55,500	2,519,562	2,519,562	32
33	Ukrainian Workingmen's Assoc	2,500,250	309,500	5,000	35,250	77,250	15,750	2,686,500	3,666,250	33
34	Union of Canada Life	172,060,160	33,049 603	1,503,201	950,515	11,382,245	863,000	193,417,204	193,417,204	34
35	Workers Benevolent Assoc. Can	2,724,617	77,450	71,049	98,716	33,400	31,897	2,709,103	6,494,261	35
36	Workmens Circle	86,486	.....	857	1,600	410	1,334	83,999	195,394	36
	Totals—1977	1,285,113,240	184,611,986	79,835,603	7,076,006	88,186,266	29,944,490	1,341,948,072	2,576,922,483	
	Totals—1978	1,057,001,637	171,595,550	30,538,133	6,107,530	84,098,027	26,946,850	1,141,982,913	2,469,963,541	

TABLE VIII. FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN LIFE INSURANCE & ANNUITY FUNDS) IN ONTARIO, 1977)

	Societies	Number at End of 1976	Number New Issued	Other Additions	Terminated by Death	Terminated by Lapse	Terminated by Maturity	Other Deductions	Number at End of 1977	
1	Actra Fraternal Benefit Society	1,588	12	708	4	.....	.....	554	1,750	1
2	Associated Canadian Travellers	2,185	244	.....	18	169	.....	.....	2,242	2
3	Canadian Foresters Life Insurance Society	486	.....	24	1	.....	84	7	418	3
4	Croatian Catholic Union of U.S.A.	62	.....	1	2	4	.....	.....	57	4
5	Croatian Fraternal Union of America	1,442	.....	.....	29	8	18	43	1,344	5
6	Hungarian Reformed Federation of America	8	.....	.....	.....	.....	.....	.....	8	6
7	Independent Order of Foresters	5,055	978	.....	.....	771	.....	.....	5,262	7
8	Labor Zionist Alliance	73	.....	.....	1	7	.....	.....	65	8
9	Lutheran Life Insurance Society of Canada	398	67	*—3*	1	20	.....	.....	441	9
10	National Fraternal Society of the Deaf	137	.....	.....	.....	1	1	3	132	10
11	Ontario Secondary School Teachers' Sick Ben. Soc.	7,525	305	27	12	332	41	101	7,371	11
12	The Order of Italo-Canadians	67	1	.....	.....	.....	2	.....	66	12
13	Serb National Federation	194	.....	.....	.....	.....	.....	12	182	13
14	Ukrainian Mut. Ben. Assoc. of St. Nicholas	89	.....	.....	4	.....	.....	.....	85	14
15	Ukrainian National Assoc.	838	35	19	.....	32	.....	10	850	15
16	Ukrainian Workingmen's Assoc.	.....	86	.....	.....	.....	.....	.....	86	16
17	Union of Canada Life Insurance	719	.....	.....	.....	74	.....	.....	645	17
18	United Commercial Travelers of America	2,854	78	11	52	133	.....	4	2,754	18
19	Workers' Benevolent Assoc. of Canada	367	1	7	10	12	2	25	326	19
20	The Workmen's Circle	61	.....	.....	11	.....	.....	.....	50	20
	Totals	24,148	1,721	794	145	1,563	148	759	24,134	

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

PROPERTY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	1,063,499	380,109	35.7	1,303,547	506,722	38.9
Aetna Casualty and Surety	1,186,290	762,643	64.2	3,130,732	2,683,739	85.7
Aetna Casualty Co. of Canada	6,750,781	3,349,569	49.6	16,385,103	5,753,768	35.1
Aetna Insurance	400,417	*−374,996*	.....	1,020,681	532,873	.....
Affiliated F M	3,534,338	512,902	14.5	16,250,412	5,128,759	31.5
Albion Insurance	342,522	211,227	61.7	366,091	301,392	82.3
Allendale	13,738,736	5,125,945	37.3	31,009,418	9,484,660	30.5
Allstate Ins. Co.	.....	44	.....	.....	461	.....
Allstate Ins. Co. of Canada	12,776,655	5,974,827	46.7	31,573,605	17,808,652	56.4
Alpina Insurance	.....	*−10,959*	.....	.....	*−10,959*	.....
American Bankers Ins. Co. of Fla.	1,079,402	408,615	37.8	3,689,590	1,301,320	35.2
American Home Assurance Co.	10,398,202	5,585,537	53.7	36,687,196	20,369,551	55.5
American Insurance	1,172,900	977,976	83.3	13,359,693	5,536,198	41.4
American National Fire Ins.	.....	9,896	.....	*−111*	11,014	.....
American Road Ins. Co.	31,135	5,718	18.3	101,300	16,333	16.1
Anglo Canada	1,956,884	889,900	45.5	1,998,457	890,518	44.6
Argonaut	.....	.....	.....	.....	*−28,389*	.....
Arkwright-Boston Mfg. Mutual	5,087,088	2,644,856	51.9	10,475,994	3,288,796	690.9
Balboa Ins.	97,720	41,557	42.5	253,180	103,182	40.7
Baloise Ins. Co. Ltd.	3,254	110	3.3	73,474	10,200	13.8
Baltica-Skandanavia	21,496	2,400	11.2	422,236	56,175	13.3
Bay City General Ins. Co.	257,987	67,586	26.2	324,773	70,131	21.5
Boiler Inspection	143	.....	.....	143	.....	.....
British Aviation	.....	.....	.....	13,560	3,519	25.9
British Economic	3,454	53,684	1,554.3	4,079	108,602	2,662.4
Buffalo Ins. Co.	330,255	99,195	30.0	2,859,365	879,615	30.8
Calvert Fire	848,454	193,334	22.8	2,234,167	1,020,661	45.7
Canadian Accident and Fire	1,515,430	546,347	36.0	6,124,970	2,380,446	38.8
Canada Security	*−374*	3,679	.....	*−2,611*	118,450	.....
Canadian Commerce	.....	.....	.....	44,462	21,607	48.6
Canadian General	12,015,458	5,515,795	45.9	22,198,853	9,451,752	42.6
Canadian Home Assurance	871,287	218,762	39.8	18,432,671	7,670,294	24.0
Canadian Indemnity	6,265,868	2,762,677	226.8	25,629,644	11,471,391	223.4
Canadian Mercantile	4,551	1,486	32.6	16,043,861	5,947,113	37.1
The Canadian Millers	683,838	578,116	84.5	683,838	578,116	84.5
Canadian Provincial	969,869	475,526	49.0	3,401,056	1,329,890	39.1
Canadian Surety	3,123,012	833,632	26.6	7,632,513	2,530,633	33.1
Canadian Universal Ins. Co.	1,557,433	658,935	42.3	5,367,265	2,306,543	43.0
Casualty Co. of Canada	3,741,559	708,563	18.9	7,107,318	2,967,312	41.7
Centennial Insurance	20,555	693	3.4	40,977	11,367	27.7
Central Mutual Insurance Co.	*−1,267*	*−23,369*	.....	*−5,943*	84,480	.....
Century Ins. Co. of Canada	3,970	65,081	1,639.3	5,071,310	1,863,232	36.7
Chateau Ins. Co.	8,568,856	3,583,329	41.8	14,758,420	5,576,861	37.8
Chrysler Insurance Co.	98,354	9,203	9.3	217,563	41,254	19.0
CNA Assurance Co.	1,764,764	1,122,125	63.5	3,611,309	1,745,041	48.3
Commerce & Industry of Canada	2,978,200	1,436,334	48.2	8,574,900	3,907,227	45.6
Commerce General	1,726	*−2,340*	.....	15,470,064	6,911,130	44.7
Commercial Union Assur. of Can.	24,807,554	13,748,077	55.4	59,760,725	29,342,458	49.1
Commercial Union Assur. London	*−256*	.....	.....	46,229	42,562	92.1
Commonwealth Insurance Co.	4,008,614	5,633,229	140.5	42,941,073	32,897,581	76.6
Consolidated Fire & Casualty	3,257	32,249	990.1	458,499	264,714	57.7
Constitution Ins. Co. Canada	3,949,808	2,209,649	55.9	7,744,752	3,310,362	42.7
Continental Insurance	6,002,995	2,249,652	37.4	34,972,597	15,557,488	44.4
Contingency Ins. Co. Ltd.	370,178	135,184	36.5	3,745,496	1,393,355	37.2
Co-operative Fire Casualty Co.	416,306	22,839	5.4	36,091,764	17,770,136	49.2
Co-operators Ins. Assoc.	16,335,396	12,458,582	76.3	16,335,396	12,458,582	76.3
Cornhill Ins. Co.	1,061,942	535,485	50.4	5,493,880	3,278,050	59.7
Coronation Insurance	989,030	293,318	29.7	3,968,576	1,454,222	36.6
Cumis Insurance	1,114,438	649,456	58.3	5,217,533	2,737,556	52.5
Dominion of Canada General	15,368,437	8,537,156	55.6	29,868,191	14,218,415	47.6
Dominion Ins. Corp.	6,444,486	3,324,386	51.6	12,692,363	5,711,636	45.0
Eagle Star	257,308	52,955	20.6	276,856	38,357	13.85
Eaton/Bay Ins. Co.	1,645,699	697,746	42.4	3,109,540	1,336,174	42.9
Ecclesiastical Ins. Office	3,376,520	1,409,157	41.7	6,705,360	5,495,055	81.9

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Economical Mutual	23,610,515	12,160,420	51.5	31,847,058	15,496,774	48.7
Elite Insurance	1,751,403	388,155	22.16	16,948,700	5,877,444	34.7
Emmco Insurance	546,349	105,183	19.3	936,629	194,063	20.7
Employers Mutual Liability	551,495	484,931	88	2,246,480	1,520,743	67.7
English & American Ins. Co.	488,016	129,365	26.5	917,164	395,166	43.0
Federal Fire	1,192,570	622,381	52.2	2,310,901	1,146,753	49.6
Federal Insurance	12,998,183	5,174,906	39.8	28,810,535	9,953,805	34.6
Federated Mutual Ins. Co.	2,806,013	726,904	25.9	8,905,764	3,471,316	38.9
Federation Ins. Co. of Can.	2,440,273	1,195,150	48.9	9,530,817	4,278,469	44.9
Fidelity Ins. of Canada	1,818,147	850,585	46.8	5,014,000	2,454,005	48.9
Fire Insurance of Canada	*—2,182*	*—13,876*	.....	20,487	*—40,804*	.....
Firemans Fund Ins. Co.	4,320,027	2,889,417	66.9	11,141,332	5,884,128	52.8
Fireman's Fund Ins. Co. of Can.	11,769,242	5,084,148	43.2	18,737,897	8,198,374	43.8
First Nat. Ins. of America	*—8*	*—103*	.....	29	*—103*	.....
Florists Mutual	697,428	233,356	33.5	811,994	233,272	28.7
Foremost	.....	733	.....	22,670	7,097	31.3
Foresters Indemnity Co.	961,911	480,373	49.9	1,734,948	704,114	40.6
General Accident of Canada	19,105,266	9,609,120	50.3	36,685,216	19,815,551	54.0
General Ins. of America	397,721	141,374	35.6	1,868,066	745,928	39.9
General Security of Canada	1,214,913	1,183,109	97.4	15,758,614	7,420,539	47.1
Gerling Global General	6,182,602	4,476,936	72.4	17,383,379	9,823,770	56.5
Gibraltar General Ins. Co.	8,538,483	5,738,659	67.2	10,868,277	6,651,595	61.2
Globe Indemnity of Canada	574,588	331,135	57.6	1,288,757	887,558	68.9
Gore Mutual	9,955,335	4,569,562	45.9	13,580,267	6,034,731	44.4
Grain Insurance	361,816	311,348	86.1	5,163,496	3,880,006	75.1
Great American Insurance	4,365,697	120,038	2.7	7,411,624	236,258	3.2
Great Eastern Insurance	500,458	741,220	148.1	1,961,440	1,907,243	97.2
Guarantee Co. of NA	4,484,012	1,940,777	43.3	9,742,491	3,835,851	39.4
Guardian Insurance of Can.	13,009,877	5,392,826	41.4	52,727,174	19,016,853	36.1
Halifax Insurance	7,542,041	3,537,910	46.9	22,692,596	10,688,503	47.1
Hanover	1,453,073	811,846	55.9	2,498,244	1,497,740	59.9
Hartford Fire	9,144,204	3,366,572	36.8	17,262,688	6,541,434	37.8
Herald Ins. Co.	.....	.....	.....	*—463*	.....	.....
Home Insurance	2,823,454	1,783,832	63.2	7,082,951	4,930,866	69.6
Highlands Insurance Co.	4,777	619	12.9	23,195	619	2.7
Hudson Bay	386,365	257,882	66.8	822,939	455,940	55.4
Imperial Guar. and Accident of Canada	34,503	103,315	299.4	124,641	254,726	204.4
Insurance of North America	9,958,741	4,028,430	40.5	19,773,867	6,892,518	34.9
Insurance Corp. of Ireland	6,941,480	4,220,678	60.8	8,255,325	4,486,880	54.4
Liberty Mutual Fire	2,374,353	774,371	32.6	5,106,442	2,370,644	46.4
Liberty Mutual Insurance	398,070	324,809	81.6	531,508	381,606	71.8
Lloyds	15,685,263	10,118,394	64.5	95,142,494	62,088,584	65.3
London and Midland	1,488,284	491,608	33.0	3,645,800	1,410,889	38.7
London Assurance	61,695	122,313	198.3	255,116	343,562	134.7
Lumbermens Mutual Casualty	5,807,395	1,962,693	33.8	9,909,811	3,309,454	33.4
Marine Indemnity of USA	.....	.....	.....	5,681	399	7.0
Maritime Insurance	8,393	28,835	343.7	270,781	107,766	39.8
Markel Ins. Co. of Canada	1,072,736	234,931	21.9	4,698,921	1,653,249	35.2
Maryland Casualty	*—2,329*	*—141,775*	.....	*—38,500*	*—657,485*	.....
Middlesex Ins. Co.	*—676*	6,584	.....	*—6,080*	*—8,028*	.....
Midland Ins. Co.	8,640	.....	.....	424,173	132,462	31.2
Missisquoi and Rouville	1,488	1,162	78.1	3,290,936	1,393,829	42.4
Motors Ins. Co.	1,512	.....	.....	7,054	794	11.2
National Employers	38,504	49,932	129.7	525,974	452,970	86.1
New Hampshire Ins. Co.	1,329,844	72,048	5.4	6,786,396	4,521,946	66.6
New India Assurance	659,513	344,968	52.3	731,400	388,055	53.1
New Zealand Insurance	33,464	28,860	86.2	204,701	69,922	34.2
Niagara Fire	1,787	287	16.1	11,693	*—38,219*	.....
North American Co. for Prop & Casualty	271,795	91,077	33.5	580,781	185,914	32.0
Northumberland and General Ins. Co.	10,079,780	2,687,432	26.7	33,657,950	20,216,483	60.1
North Waterloo Farmers Mut.	5,637,592	3,240,964	57.5	5,637,592	3,240,964	57.5

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Norwich Union Fire	*−10,807*	18,652	.....	*−7,928*	*−38,892*	.....
Old Republic Ins. Co.	20,050	25,744	128.4	74,410	68,065	91.5
Olympic Insurance	12,594	*−29,124*	.....	30,421	*−26,831*	.....
Ontario Mutual General Ins. Co.	1,962,273	729,959	37.2	1,962,273	729,959	37.2
Orion Insurance	1,367,819	897,286	65.6	2,074,240	1,310,239	63.2
Otter-Dorchester Mutual Ins. Co.	2,463,895	1,810,546	73.5	2,463,895	1,810,546	73.5
Pacific Employers	13,048	*−1,163*	.....	54,458	*−1,129*	.....
La Paix General	93,626	62.673	66.9	5,116,416	2,451,828	47.9
Pearl Assurance Co.	*−1,018*	3,187	.....	*−2,377*	*−22,646*	.....
The Personal Ins. Co. of Canada	661,463	353,189	53.4	794,425	411,329	51.8
Perth Ins. Co.	2,597,838	1,585,075	61.0	3,426,109	1,977,427	57.7
Philadelphia Manufacturers	1,437,606	1,560,161	108.5	2,910,090	2,695,036	92.6
Phoenix Assur. of Canada	10,055,209	4,366,200	43.4	19,105,016	7,837,140	41.0
Phoenix Assur. of London	50,842	21,195	41.7	125,334	29,125	23.2
Pilot	10,775,064	5,272,203	48.9	10,775,064	5,272,203	49.9
Pitts Insurance	877,175	595,532	67.9	4,090,610	1,838,746	44.9
Portage La Prairie Mutual	782,249	335,473	42.9	8,136,028	3,158,416	38.8
Protection Mutual	4,320,099	335,507	7.77	14,095,456	2,586,950	18.4
Providence Washington	973,977	522,030	53.6	2,448,724	1,224,525	50.0
Provident Assurance	10,788	108,855	1,009.0	23,429,884	10,216,483	43.6
Prudential Assurance England	7,626,764	3,898,744	51.1	40,938,273	17,115,862	41.8
QBE Insurance Co.	*−1,460*	23,068	.....	*−9,872*	*−8,129*	.....
Quebec Assurance	12,551	72,969	581.4	4,790,252	1,181,466	24.7
Reliance Ins. Co.	6,125,693	2,825,425	46.1	9,046,148	4,049,664	44.8
Retail Lumbermens Mutual	2,471	25	1.0	49,156	3,015	6.1
Royal Exchange	286,579	119,279	41.6	480,602	180,443	37.6
Royal General Canada	8,255	111,979	1,365.5	1,641,925	576,314	35.1
Royal Ins. Co. of Canada	46,956,790	22,215,772	47.3	134,989,304	58,379,896	43.3
Safeco	2,451,421	1,430,656	58.4	11,677,309	4,329,323	37.1
St. Paul Fire & Marine	6,202,136	2,747,367	44.3	12,473,090	6,214,780	49.8
Scottish & York	2,739,322	1,285,529	46.9	7,577,524	4,411,730	58.2
Scottish Union & National	*−6,007*	24,986	.....	*−1,773*	20,907	.....
Seaboard Surety Co.	106	.....	.....	106	.....	.....
Security Ins. Co. of Hartford	785,739	311,241	39.6	3,044,550	1,281,740	42.1
Security Mutual Casualty	604,379	158,515	26.2	1,984,807	1,743,624	87.9
Security National	1,386,307	514,640	37.1	3,194,771	1,186,851	37.2
Sentry Ins. A Mutual Co.	700,043	302,304	43.2	1,667,862	730,094	43.8
Simcoe and Erie	6,979,633	4,784,040	68.5	15,334,685	8,694,449	56.7
Sovereign General Ins. Co.	3,615,421	1,893,084	52.4	11,918,229	5,590,368	171.9
Stanstead and Sherbrooke	608,194	418,139	68.8	3,251,555	1,732,903	53.3
State Farm Fire and Casualty	11,856,209	4,503,984	37.9	13,761,423	5,234,898	38.0
Stonewall	.....	.....	.....	613,320	*−248,554*	.....
Sun Alliance Ins. Co.	7,984,185	3,882,843	48.6	21,751,442	8,079,540	37.1
Switzerland General	.....	22,377	.....	1,412,564	615,682	43.6
Tokio Marine	108,937	23,126	21.2	473,489	758,805	160.2
Toronto General	*−52*	*−997*	.....	*−52*	*−998*	.....
Traders General	1,975,909	471,991	23.9	4,398,979	1,557,620	35.4
Transamerica Inc. Co.	287	.....	.....	1,328	19	1.4
Transport Indemnity	53,621	*−225,220*	.....	59,262	*−216,333*	.....
Transport Insurance	172,083	280,514	163.0	408,024	432,071	105.9
Transportation Fire & Casualty	763,839	497,100	65.1	763,839	497,100	65.1
Travelers Indemnity	677,344	542,510	80.1	2,256,812	1,214,928	53.8
Travelers Indemnity of Canada	4,057,286	5,007,365	123.4	37,051,581	15,458,359	41.7
Unigard Mutual	.....	*−5,982*	.....	29,526	*−747,845*	.....
United Canada Ins. Co.	546,905	231,175	42.3	2,179,361	1,331,440	61.0
United Provinces	36,003	37,603	104.4	13,842,795	5,481,940	39.6
United States Fidelity & Guar.	6,093,042	3,327,744	54.6	9,671,506	4,982,422	51.5
United States Fire	5,962,518	2,792,130	46.8	14,672,036	5,678,061	38.6
Unity & General Ins.	165,098	94,969	57.5	941,298	364,877	38.7
Upper Canada	519,899	262,496	50.5	519,899	262,496	50.5
Utica Mutual	480,784	80,933	16.8	776,754	200,327	25.8
Victoria Ins. Co. of Can.	1,301,934	887,535	68.1	3,159,054	2,257,670	71.4
Waterloo Mutual	8,065,733	1,296,062	16.1	8,065,733	1,296,062	16.1
Wawanesa Mutual	7,559,528	3,462,429	45.8	41,345,969	17,386,958	42.1

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Cont'd)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Western Assurance	18,960,080	8,067,392	42.5	27,055,871	11,050,122	40.8
Western General Mutual	8,464,325	5,924,954	69.9	8,464,325	5,924,954	69.9
Yasuda Fire and Marine	380,655	202,394	53.2	2,292,793	673,259	29.3
York Fire and Casualty Co.	301,082	30,972	10.3	301,082	30,972	10.3
Zurich Ins. Co.	21,025,975	11,688,308	55.5	42,296,070	20,894,520	49.4
RECIPROCALS						
Canners Exchange Subscribers	483,389	*—12,847*	.....	861,707	20,924	2.4
Lumbermen's Underwriting Alliance	1,484,120	673,171	45.3	9,040,610	3,391,157	37.5
Retail Lumbermen's Inter-Ins.	30,901	45	0.1	30,901	45	0.1
Warner Reciprocal Insurers	5,229	.....	.....	12,952	.....	.....
Totals—1977	645,388,893	316,772,116	49.1	2,109,808,989	842,278,924	40.1
Totals—1976	541,281,298	297,204,428	54.9	1,774,480,621	826,215,205	46.6
Totals—1975	399,235,187	235,561,465	59.0	1,065,396,450	702,919,894	66.0
Totals—1974	336,896,890	214,983,883	63.8	894,115,055	665,292,842	74.4
Totals—1973	288,477,875	171,864,460	59.6	775,349,435	504,182,564	65.0

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

PROPERTY (cont'd)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	175,405	68,170	38.9
Amherst Island	13,547	36,540	269.7
Ayr	314,100	129,368	41.2
Bay of Quinte	665,449	217,537	32.7
Bertie & Clinton	525,863	581,917	110.7
Blanshard	141,961	58,781	41.4
Brant	299,028	75,175	25.1
Caradoc Delaware	140,787	62,147	44.1
Cayuga	276,861	84,340	30.5
Culross	140,288	91,812	65.4
Downie	249,030	184,109	73.9
Dufferin	721,141	452,477	62.7
Dumfries	316,028	94,185	29.8
Dunwich	306,089	165,003	53.9
East Williams	190,387	89,849	47.2
Ekfrid	166,616	113,309	68.0
Elma	239,640	34,821	14.5
Erie	342,743	353,332	103.1
Farmers' Mutual	1,922,381	718,003	37.3
Formosa	799,278	374,491	46.9
Germania	252,306	144,005	57.1
Glengarry	695,817	835,518	120.1
Grenville	1,205,257	608,003	50.4
Grey & Bruce	360,606	129,360	35.9
Halwell	660,150	331,036	50.1
Hamilton Township	993,441	451,611	45.5
Hay	531,130	270,965	51.0
Howard	451,775	229,315	50.8
Howick	700,198	368,890	52.7
Kent & Essex	1,153,486	687,469	59.6
Lambton	892,432	335,532	37.6
Lanark	2,418,338	1,319,301	54.6
Lennox & Addington	497,102	230,726	46.4
Lobo	108,488	60,429	55.7
London Township	221,883	149,805	67.5
McGillivray	184,147	176,062	95.6
McKillop	246,477	48,113	19.5
Norfolk	267,495	59,014	22.1
North Blenheim	295,249	62,675	21.2
North Kent	326,052	188,695	57.9
Oxford	622,627	228,997	36.8
Peel	1,011,791	177,788	17.6
Peel & Maryborough	475,872	280,177	58.9
Prescott	424,750	269,257	63.4
South Easthope	533,925	223,358	41.8
Southwold	89,847	128,055	142.5
Townsend	161,299	55,721	34.5
Usborne & Hibbert	550,871	411,652	74.7
Wabisa	274,344	101,572	37.0
West Wawanosh	570,173	314,028	55.1
Westminster	90,556	20,142	22.2
Yarmouth	103,265	44,324	42.9
Totals for 1977	25,317,771	12,926,961	51.1
Totals for 1976	21,262,053	10,425,608	49.0
Totals for 1975	17,277,320	8,942,977	51.8
Totals for 1974	14,558,514	7,384,723	50.7
Totals for 1973	12,291,422	6,494,371	52.8

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977 ACCORDING TO CLASSES OF INSURANCE

PROPERTY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	645,388,893	316,772,116	49.1	2,099,808,989	842,278,924	40.1
Farmers' Mutuals	25,317,771	12,926,961	51.1	25,317,771	12,926,961	51.1
Totals for 1977	670,706,664	329,699,077	49.2	2,125,126,760	855,205,885	40.2
Totals for 1976	562,543,351	307,630,036	54.6	1,795,742,674	836,640,813	46.6
Totals for 1975	425,560,053	252,848,760	59.4	1,098,920,124	726,803,154	66.1
Totals for 1974	351,455,404	222,368,606	63.3	908,673,569	672,647,565	74.0
Totals for 1973	300,769,297	178,358,831	59.3	787,640,857	510,676,935	64.8

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

HAIL

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Insurance	.....	.....	.....	704,622	292,397	41.5
American National Fire Ins.	.....	.....	.....	124,585	58,635	47.1
Anglo Canada	874,300	639,051	73.1	874,300	639,051	73.1
Continental Insurance	400,222	265,962	66.5	1,919,986	978,581	51.0
Coronation Insurance	460,999	563,321	122.2	460,999	563,321	122.2
Dominion Ins. Corp.	14	.....	.....	14	.....	.....
Federation Insurance Co. of Can.	193,137	189,358	98.0	193,137	189,358	98.0
Gibraltar General Ins. Co.	55,886	54,342	97.2	55,886	54,342	97.2
Great American Ins.	.....	.....	.....	1,166,044	329,508	28.2
Great Eastern Ins.	*—216*	756	.....	*—216*	756	.....
Hanover	.....	.....	.....	329,933	143,464	43.4
Insurance of North America	.....	*—39*	.....	675,812	297,697	44.0
Otter-Dorchester Mutual Ins. Co.	414,028	323,858	78.2	414,028	323,858	78.2
St. Paul Fire and Marine	.....	14,108	.....	575,298	329,075	57.2
Transportation Fire & Casualty	.....	.....	.....	.....	225	.....
Simcoe and Erie	489,074	376,053	76.9	1,897,710	1,269,001	66.9
Travelers Indemnity	.....	.....	.....	595,192	347,559	.....
Totals—1977	2,887,444	1,863,449	64.5	9,987,330	5,816,558	58.2
Totals—1976	2,269,359	1,774,464	78.2	12,753,369	9,505,305	74.5
Totals—1975	2,351,145	2,150,525	91.4	9,877,807	9,271,229	93.8
Totals—1974	2,998,700	1,676,777	55.9	8,733,831	4,381,628	50.2
Totals—1973	2,679,853	798,688	29.8	6,812,727	3,921,691	57.6

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

HAIL (concl'd)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Ayr	300	.....	....
Dunwich	25,568	106,387	416.1
Elma	440	.....	....
Norfolk	26,643	12,298	46.2
Totals for 1977	52,951	118,685	224.1
Totals for 1976	30,334	10,852	35.8
Totals for 1975	26,881	39,820	148.1
Totals for 1974	33,191	53,491	161.2
Totals for 1973	7,491	1,207	16.2

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	2,887,444	1,863,449	64.5	9,987,330	5,816,558	58.2
Farmers' Mutuals	52,951	118,685	224.1	52,951	118,685	224.1
Totals for 1977	2,940,395	1,982,134	67.4	10,040,281	5,935,243	59.1
Totals for 1976	2,299,693	1,785,316	77.6	12,783,703	9,516,157	74.4
Totals for 1975	2,378,026	2,190,345	92.1	9,904,688	9,311,049	94.0
Totals for 1974	3,031,891	1,730,268	57.1	8,767,022	4,435,119	50.6
Totals for 1973	2,687,314	799,895	29.8	6,820,188	3,922,898	57.5

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	5,930,719	3,916,037	66.0	7,470,565	4,825,125	64.6
Aetna Casualty and Surety	1,136,867	3,427,395	301.5	2,583,901	7,244,368	280.4
Aetna Casualty Co. of Canada	4,536,706	2,022,625	44.6	14,268,187	6,055,718	42.4
Aetna Insurance	21,349	*−20,145*	.....	25,321	*−16,076*	.....
Affiliated F M	24,865	7,977	31.3	25,711	10,268	40.6
Albion Insurance	833,815	600,984	72.0	729,185	615,372	84.4
Allstate Ins. Co.	294,342	502,779	170.8	299,748	491,513	164.0
Allstate Ins. Co. of Canada	48,847,831	27,479,265	56.3	105,973,487	62,231,893	58.7
Alpina Insurance	.....	*−52,649*	.....	.....	*−52,649*	.....
American Bankers Ins. Co. of Fla.	*−52*	28,417	.....	*−52*	40,915	.....
American Home Assurance Co.	591,199	285,819	48.3	5,093,089	3,302,791	64.8
American Insurance	4,422,731	3,363,473	76.1	11,197,299	6,904,980	61.7
American Mutual Liability	84,559	65,932	78.0	104,365	136,150	130.4
American National Fire Ins.	.....	4,926	.....	253	*−1,855*	.....
American Re-Ins. Co.	146,119	.....	.....	201,072	.....	.....
American Road Ins. Co.	597,641	252,820	42.3	1,752,569	939,606	53.6
Anglo Canada	789,635	314,551	39.8	800,223	315,402	39.4
Balboa Ins. Co.	31,131	5,763	18.5	31,131	5,763	18.5
Bay City General Ins. Co.	1,550,563	624,275	40.3	1,551,155	624,275	40.2
Buffalo Ins. Co.	3,356	.....	.....	3,395	.....	.....
Calvert Fire	4,308	*−120*	.....	30,682	*−65*	.....
Canadian Accident and Fire	3,126,984	1,873,090	59.9	11,464,969	5,387,199	47.0
Canada Security	*−132*	79,571	.....	*−1,014*	133,549	.....
Canadian Commerce	.....	.....	.....	207,505	131,679	63.5
Canadian General	15,574,003	8,888,874	57.0	31,831,004	16,700,966	52.5
Canadian Home Assurance	15,181	*−11,013*	.....	19,843,112	16,150,083	81.4
Canadian Indemnity	7,977,719	5,587,648	70.0	22,366,514	14,862,968	66.5
Canadian Mercantile	*−862*	*−6,004*	.....	31,779,959	19,035,048	60.0
Canadian Provincial	1,595,439	1,317,173	82.5	3,473,529	2,682,469	77.2
Canadian Surety	4,465,430	1,605,290	35.9	9,918,120	3,959,592	39.9
Canadian Universal Ins. Co.	2,308,571	1,614,451	69.9	10,848,503	6,310,528	58.2
Casualty Co. of Canada	9,155,122	6,778,999	74.1	13,071,829	9,549,368	73.1
Centennial Insurance	1,944	794	40.8	1,944	1,218	62.6
Central Mutual Insurance Co.	*−284,544*	66,855	.....	*−411,770*	76,500	.....
Century Ins. Co. of Canada	*−1,006*	172,371	.....	610,806	765,066	125.3
Chateau Ins. Co.	938,279	249,949	26.6	4,121,188	1,011,303	24.5
Chrysler Ins. Co.	466,143	215,955	46.3	1,212,742	671,896	55.4
CNA Assurance Co.	3,927,707	2,404,399	61.2	4,554,405	2,641,648	58.0
Commerce General	*−447*	*−14,563*	.....	34,184,265	23,686,314	69.3
Commercial Union Assurance of Canada	45,989,703	32,790,277	71.3	84,073,251	57,128,907	68.0
Commonwealth Insurance Co.	1,056,639	904,398	85.6	2,853,590	1,876,213	65.7
Consolidated Fire Casualty	35,332	*−151,024*	.....	252,807	*−70,144*	.....
Constitution Ins. Co. Canada	12,705,777	9,355,358	73.6	26,014,441	13,850,201	53.2
Continental Insurance	2,854,281	1,626,751	57.0	21,650,452	12,964,339	59.9
Co-operative Fire Casualty Co.	5,463	647	11.8	69,678,478	37,622,787	54.0
Co-operators Ins. Assoc.	115,294,641	82,773,276	71.8	115,294,641	82,773,276	71.8
Cornhill Ins. Co.	2,073,924	1,744,380	48.7	10,728,636	7,751,044	72.2
Coronation Insurance	560,599	240,912	43.0	1,124,516	660,040	58.7
Cumis Insurance	3,610	.....	.....	12,184	.....	.....
Dominion of Canada General	35,777,671	25,778,786	72.0	47,733,928	33,822,945	70.8
Dominion Ins. Corp.	6,507,524	5,526,925	84.9	12,379,388	6,676,169	53.9
Eagle Star	.....	*−57,262*	.....	.....	*−77,189*	.....
Eaton/Bay Ins. Co.	3,162,790	2,324,119	73.5	5,442,480	3,840,454	70.5
Economical Mutual	31,679,495	22,794,223	71.9	39,257,963	37,229,703	94.8
Elite Insurance	.....	16,112	.....	11,755	914,399	7,778.8
Emmco Insurance	*−4,918*	16,261	.....	*−6,604*	19,831	.....
Employers Mutual Liability	2,093,496	1,859,475	88.8	6,248,120	4,233,323	67.7
English & American Ins. Co.	.....	.....	.....	376	*−66,416*	.....
Federal Fire	3,788,553	2,981,511	18.7	5,598,746	4,384,537	78.5
Federal Insurance	3,970,949	3,740,516	94.2	21,057,604	14,045,078	66.7
Federated Mutual Ins. Co.	4,339,944	2,809,573	64.7	10,114,029	6,242,760	61.7
Federation Ins. Co. of Can.	2,850,239	1,997,267	70.0	8,816,100	6,392,744	72.5
Fidelity Ins. of Canada	2,904,151	1,801,403	62.0	7,177,153	4,562,898	63.6

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Fire Insurance of Canada	*—465*	7,080	.....	*—793*	57,975	.....
Fireman's Fund Ins. Co.	7,636,937	6,897,366	90.3	13,740,222	10,758,431	78.3
Fireman's Fund Ins. Co. of Can.	28,490,647	17,886,301	62.8	40,191,171	23,824,539	59.3
First Nat. Ins. of America	1,269,929	1,074,893	84.6	3,037,210	2,216,621	73.0
General Accident of Canada	36,444,337	21,330,409	58.5	55,833,296	34,798,411	62.3
General Ins. of America	186,417	260,004	139.5	421,412	517,221	122.7
General Security of Canada	1,553,920	761,372	49.0	20,636,754	11,045,400	53.5
Gerling Global General	3,813,931	2,735,520	71.7	4,236,723	2,755,990	65.0
Gibraltar General Ins. Co.	5,516,921	4,316,098	78.2	5,896.905	4,637,524	78.6
Globe Indemnity of Canada	2,036,118	1,250,370	52.2	3,283,474	2,097,466	63.8
Gore Mutual	18,970,985	12,192,928	64.3	21,872,457	14,513,383	66.3
Great American Insurance	2,733,118	*—723,950*	.....	4,562,058	*—1,300,431*	.....
Great Eastern Insurance	1,094,807	1,581,183	144.4	4,777,909	7,219,877	151.1
Guarantee of N.A.	6,055,753	3,086,229	50.9	12,191,427	6,565,683	53.9
Guardian Insurance of Canada	22,201,183	16,031,180	72.2	68,926,363	44,936,987	65.2
Halifax Insurance	10,711,325	7,503,688	70.1	23,270,328	15,485,527	66.6
Hartford Fire	9,279,098	6,683,755	72.0	13,660,800	10,418,984	76.3
Home Insurance	12,451,469	7,975,935	64.1	28,507,491	17,542,515	61.5
Highland Insurance Co.	.....	.....	.....	2,067	9,316	450.7
Hudson Bay	1,446,847	944,587	65.3	2,137,463	1,382,081	64.7
Ideal Mutual	136,543	102,754	75.2	220,754	176,972	80.2
Imperial Guar. & Accident	201,808	163,033	80.8	720,191	386,205	53.6
Insurance of North America	3,736,943	2,743,590	73.4	3,865,348	2,083,143	53.9
Insurance Corp. of Ireland	2,270,540	1,440,889	63.5	2,489,246	1,468,824	59.0
Liberty Mutual Fire	18,664,993	13,730,528	73.6	40,612,897	26,490,436	65.2
Liberty Mutual Insurance	*—54,716*	49,380	.....	*—64,172*	66,787	.....
Lloyds	6,268,737	6,309,217	100.6	43,792,298	31,545,281	72.0
London & Edinburgh	175,808	651,932	370.8	6,107,633	4,472.235	73.2
London and Midland	93,370	114,123	122.2	466,892	574,589	122.6
London Assurance	334	136,936	40,998.8	213	121,588	57,083.6
Lumbermens Mutual Casualty	12,524,774	10,281,179	82.1	14,303,094	12,096,800	84.6
Markel Ins. Co. of Canada	7,053,764	5,316,401	75.4	17,121,622	13,597,062	79.4
Maryland Casualty	*—564*	*—131,522*	.....	*—17,899*	*—400,562*	.....
Middlesex Ins. Co.	184	53,247	28,938.6	*—32*	199,727	.....
Missisquoi & Rouville	4,053,667	2,662,692	65.7	11,624,606	8,014,845	68.9
Motors Ins. Co.	2,403,874	1,536,171	63.9	6,078,152	4,827,206	79.4
National Employers	7,718	739	9.6	673,501	328,381	48.7
New Hampshire Insurance Co.	91,568	*—77,141*	.....	93,674	*—259,687*	.....
Niagara Fire	348	*—90*	.....	20,354	1,265	6.2
North American Co. of Prop. & Casualty	23,159	19,908	86.0	87,768	88,466	100.8
Northumberland General Ins. Co.	492,402	231,881	47.1	4,381,317	1,254,243	28.6
Norwich Union Fire	*—274,139*	*—448,667*	.....	*—557,505*	*—468,622*	.....
Old Republic Ins. Co.	18,930	29	0.2	54,541	36	0.1
Olympic Ins. Co.	.....	.....	.....	.....	*—400*	.....
Ontario Motorist Ins. Co.	6,107,179	3,698,832	60.6	6,107,179	3,698,832	60.6
Orion Insurance	.....	*—13,801*	.....	.....	*—13,801*	.....
Otter-Dorchester Mutual Ins. Co.	454,577	127,975	28.2	454,577	127,975	28.2
Pacific Employers	*—6,911*	57,109	.....	*—10.589*	94,926	.....
Pafco Ins. Co. Ltd.	13,536,502	8,436,408	62.3	13,536,502	8,436,408	62.3
La Paix General	97,907	50,825	51.9	4,578,821	3,689,104	80.6
Pearl Assurance Co.	*—760*	*—151,817*	.....	*—1,467*	*—462,294*	.....
The Personal Ins. Co. of Canada	5,105,617	3,114,266	61.0	6,351,825	3,863,295	60.8
Perth Ins. Co.	3,331,450	2,407,960	72.3	4,530,898	3,045,601	67.2
Phoenix Assur. of Canada	14,793,273	11,462,353	77.5	22,846,662	16,815,741	73.6
Pilot	34,226,335	22,691,182	66.3	34,226,335	22,691,182	66.3
Pitts Insurance	5,512,179	3,788,699	68.7	6,710,215	9,244,810	137.8
Portage La Prairie Mutual	1,348,442	961,924	71.3	4,246,173	2,635,746	83.3
Premier Insurance	.....	*—16,928*	.....	.....	*—16,928*	.....
Provident Assurance	2,142	119,939	5,599.4	24,653,136	16,361,387	66.4
Prudential Assurance England	10,792,052	7,618,536	70.6	65,886,498	39,361,029	59.7
QBE Insurance Co.	*—1,594*	10,093	.....	*—1,594*	46,849	.....
Quebec Assurance	64,106	302,018	471.1	7,418,315	3,932,212	53.0
Reliance Ins. Co.	4,964,326	3,560,866	71.7	8,596,643	6,846,815	79.7

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Royal General Canada	22,021	*−57,389*	.....	558,016	122,457	21.9
Royal Insurance Co. of Canada	100,115,449	78,931,538	78.8	206,493,527	148,525,810	71.9
Safeco	7,951,467	4,970,216	62.5	13,019,577	7,580,302	58.2
St. Paul Fire & Marine	635,445	159,207	25.1	941,315	336,979	35.8
Scottish & York	13,860,691	8,108,016	58.5	22,353,848	13,539,188	60.6
Scottish Union & National	*−354*	3,923	.....	*−841*	*−3,743*	.....
Security Ins. Co. of Hartford	.....	.....	.....	217,009	227,151	104.7
Security Mutual Casualty	1,871,084	1,458,527	77.9	4,672,774	3,802,998	81.4
Sentry Insurance A Mutual Co.	27,691	1,871	6.8	28,179	3,162	11.2
Simcoe & Erie	3,846,337	2,410,118	62.7	15,198,232	7,944,019	52.3
Sovereign General Ins. Co.	5,096,454	4,225,108	82.9	17,820,160	12,728,890	71.4
Stanstead & Sherbrooke	1,046,043	648,061	61.9	6,009,231	3,257,459	54.2
State Farm Mutual Auto	61,804,608	37,311,644	60.4	69,430,009	42,483,525	61.2
Sun Alliance Ins. Co.	8,798,835	6,494,995	73.8	19,376,372	13,133,566	67.8
Switzerland General	.....	9,917	.....	599,011	323,887	54.0
Tokio Marine	37,936	19,717	52.0	77,124	40,004	51.9
Toronto General	742,928	373,695	50.3	742,729	378,265	50.9
Traders General Ins. Co.	946,405	395,713	41.8	1,253,330	549,369	43.8
Transport Indemnity	358,237	*−194,674*	.....	392,891	*−11,173*	.....
Transport Insurance	2,383,153	1,804,771	75.7	5,925,891	4,414,222	74.5
Transportation Fire & Cas.	1,003,287	540,725	53.9	1,003,287	540,725	53.9
Travelers Indemnity	383,107	508,203	132.6	666,151	828,812	124.4
Travelers Indemnity of Canada	22,930,422	17,887,208	78.0	65,368,164	52,580,118	80.4
Unigard Mutual	*−198*	17,880	.....	*−1,274,233*	*−507,611*	.....
United Canada Insurance Co.	3,425,959	2,050,794	59.9	13,965,548	9,494,120	67.9
United Provinces	*−81,623*	*−39,716*	.....	18,517,268	8,529,774	46.1
United States Fidelity & Guar.	7,931,238	4,336,023	54.7	11,652,729	6,881,877	59.1
United States Fire	339,167	250,273	73.8	571,126	449,668	78.7
Unity Fire & General Ins.	502,898	542,955	108.0	3,394,516	2,128,602	62.7
Utica Mutual	122,761	39,395	32.1	192,236	131,938	68.6
Victoria Ins. Co. of Can.	427,790	392,814	91.8	3,237,259	2,450,539	75.7
Waterloo Mutual	6,505,573	3,828,557	58.8	6,505,573	3,828,557	58.8
Wawanesa Mutual	17,702,230	12,608,549	71.2	73,813,127	51,441,009	69.7
Western Assurance	44,295,780	23,938,575	54.0	53,416,359	29,287,269	54.8
York Fire & Casualty Co.	1,055,642	1,204,160	114.1	1,055,642	1,204,160	114.1
Zurich Ins. Co.	48,708,585	37,089,191	76.1	74,321,256	53,990,874	72.6
RECIPROCALS						
Truck Insurance Exchange	*−65*	1,052	.....	163,322	49,991	30.6
Totals—1977	1,094,433,714	752,641,483	68.7	2,247,852,878	1,493,946,020	66.4
Totals—1976	962,384,832	656,207,298	68.2	2,023,665,377	1,306,530,168	64.6
Totals—1975	815,271,926	565,209,227	69.3	1,563,816,430	1,093,227,285	69.9
Totals—1974	635,208,841	495,065,650	77.9	1,286,946,766	1,027,777,907	79.9
Totals—1973	548,791,552	401,966,473	73.2	1,221,253,853	931,259,347	76.3

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	3,232,411	2,846,853	88.1	4,043,412	3,450,173	85.3
Aetna Casualty and Surety	795,074	2,734,990	34.3	1,843,546	5,474,975	29.6
Aetna Casualty Co. of Canada	2,648,818	1,353,394	51.0	8,228,178	4,001,744	48.6
Aetna Insurance	817	*—48,767*	.....	4,281	*—24,053*	.....
Affiliated F M	24,865	7,797	31.3	25,287	5,633	22.3
Albion Insurance	489,535	503,226	10.2	415,869	553,528	133.1
Allstate Ins. Co.	220,051	335,622	15.2	221,676	324,430	14.6
Allstate Ins. Co. of Canada	29,106,021	17,342,428	59.5	62,475,432	40,097,005	64.1
Alpina Insurance	.....	*—24,240*	.....	.....	*—24,240*	.....
American Bankers Ins. Co. of Florida	*—52*	31,499	.....	*—52*	43,997	.....
American Home Assurance Co.	560,020	379,791	67.8	4,791,595	3,323,368	69.3
American Insurance	2,600,583	2,193,425	84.3	6,498,714	4,303,431	66.2
American Mutual Liab. Ins. Co.	57,234	59,182	103.4	72,865	103,601	142.01
American National Fire Ins.	.....	2,662	.....	181	*—5,492*	.....
American Re-Insurance Co.	146,119	.....	.....	201.072	.....	.....
Anglo Canada	422,243	165,807	39.3	428,107	166,076	38.8
Bay City General Ins. Co.	861,447	351,788	40.8	861,851	351,788	40.8
Buffalo Ins. Co.	3,356	.....	.....	3,395	.....	.....
Canadian Accident and Fire	1,743,115	1,148,551	65.9	6,606,517	3,492,433	52.9
Canada Security	*—317*	69,331	.....	*—407*	130,769	.....
Canadian Commerce	.....	.....	.....	115,595	92,111	79.6
Canadian General	8,969,432	5,755,119	64.1	18,699,831	11,131,110	59.5
Canadian Home Assurance	7,955	*—11,628*	.....	11,873,477	12,016,536	101.2
Canadian Indemnity	4,890,287	4,164,314	85.1	13,917,479	10,861,484	78.0
Canadian Mercantile	*—579*	*—6,301*	.....	20,620,358	13,856,778	67.2
Canadian Provincial	906,733	981,914	10.8	1,967,422	2,059,693	10.4
Canadian Surety	2,437,424	1,151,135	47.2	5,527,898	2,815,726	50.9
Canadian Universal Ins. Co.	1,238,646	966,474	78.0	6,481,437	4,490,703	69.3
Casualty Co. of Canada	5,052,231	3,936,402	77.9	7,292,888	5,872,611	80.5
Centennial Insurance	1,944	794	40.8	1,944	1,218	62.6
Central Mutual Insurance Co.	*—182,353*	172,183	.....	*—271,812*	220,541	.....
Century Ins. Co. of Canada	*—983*	145,141	.....	291,088	530,500	18.2
Chateau Ins. Co.	554,295	149,106	26.9	2,504,922	734,089	29.3
CNA Assurance Co.	2,382,738	1,677,591	70.4	2,792,063	1,803,719	64.6
Commerce General	*—481*	*—13,009*	.....	22,454,491	16,934,968	75.4
Commercial Union Assurance of Canada	26,410,613	22,064,619	83.5	48,492,655	39,340,756	81.1
Commonwealth Insurance Co.	870,952	734,621	84.3	2,443,636	1,629,513	66.7
Consolidated Fire & Casualty	20,581	*—197,371*	.....	158,030	*—152,102*	.....
Constitution Ins. Co. Canada	7,741,345	6,618,505	85.5	19,230,710	10,295,215	53.6
Continental Insurance	1,812,738	1,078,926	59.5	13,178,948	8,778,363	66.6
Co-operative Fire Casualty Co.	2,833	99	3.5	39,433,826	21,816,510	55.3
Co-operators Ins. Assoc.	63,822,230	49,353,120	77.3	63,822,230	49,353,120	77.3
Cornhill Ins. Co.	1,180,459	1,167,349	98.9	6,245,558	5,503,300	88.1
Coronation Insurance	293,397	135,948	46.3	628,337	369,262	58.8
Cumis Insurance	3,245	.....	.....	10,938	.....	.....
Dominion of Canada General	20,295,087	15,289,212	75.3	27,443,026	20,455,889	74.5
Dominion Ins. Corp.	5,285,091	3,153,746	59.6	6,877,486	3,956,230	57.5
Eagle Star	.....	*—56,797*	.....	*—4*	*—77,277*	.....
Eaton/Bay Ins. Co.	1,783,847	1,555,747	87.2	3,098,287	2,447,403	78.9
Economical Mutual	17,773,071	15,572,520	87.6	22,203,102	18,745,581	84.4
Elite Insurance	.....	18,849	.....	11,761	930,723	7,913.6
Employers Mutual Liability	1,212,228	1,312,565	108.3	3,534,980	2,702,579	76.5
English & American Ins. Co.	.....	.....	.....	376	*—3,412*	.....
Federal Fire	2,101,505	1,916,353	91.2	3,088,582	2,894,826	93.7
Federal Insurance	2,167,003	3,007,495	138.8	12,119,960	10,462,601	86.3
Federated Mutual Ins. Co.	2,418,958	1,736,768	71.8	5,328,247	3,914,764	73.5
Federation Insurance Co. of Can.	1,581,228	1,317,105	83.3	5,080,677	4,413,753	86.9
Fidelity Ins. of Canada	1,628,008	1,052,116	64.7	4,061,203	2,713,352	66.8
Fire Insurance of Canada	*—354*	*—8,354*	.....	*—595*	51,146	.....
Fireman's Fund Ins. Co.	4,346,401	4,766,805	109.7	7,815,780	7,174,074	91.8
Fireman's Fund Ins. Co. of Can.	16,819,803	12,247,943	72.8	23,830,533	15,999,144	67.1

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
First Nat. Ins. of America	759,988	729,174	95.9	1,689,777	1,444,929	85.5
General Accident of Canada	20,824,795	12,976,666	62.3	32,219,850	21,822,150	67.7
General Ins. of America	113,604	218,425	192.3	224,996	465,179	206.8
General Security of Canada	945,546	392,857	41.6	12,819,974	7,130,313	55.6
Gerling Global General	2,217,394	1,704,662	76.9	2,640,186	1,712,392	64.8
Gibraltar General Ins. Co.	3,076,578	2,849,927	92.6	3,301,515	3,088,294	93.5
Globe Indemnity of Canada	1,289,091	843,365	65.4	2,019,036	1,460,406	72.3
Gore Mutual	10,575,897	8,022,173	75.9	12,119,444	9,490,414	78.3
Great American Insurance	1,602,029	*—943,849*	.....	2,678,447	*—1,732,786*	.....
Great Eastern Insurance	614,947	1,100,559	178.9	2,736,628	3,057,827	111.7
Guarantee of N.A.	3,473,443	1,944,981	56.0	7,169,884	4,516,453	62.9
Guardian Insurance of Can.	13,056,115	10,652,828	81.6	40,845,832	30,204,177	73.9
Halifax Insurance	6,053,596	5,128,894	84.7	13,134,434	10,622,610	80.8
Hartford Fire	5,505,040	4,992,511	90.7	8,143,459	8,160,638	100.2
Home Insurance	6,963,977	5,599,441	80.4	16,617,088	12,073,391	72.7
Highlands Insurance Co.	.....	.....	.....	1,269	9,316	734.1
Hudson Bay	816,535	513,575	62.9	1,183,914	789,272	66.7
Ideal Mutual	133,243	79,729	59.8	211,754	138,464	65.4
Imperial Guar. & Accident	118,098	93,046	78.8	384,745	217,284	56.5
Insurance of North America	2,220,315	2,070,643	93.3	2,302,959	1,411,834	61.3
Insurance Corp. of Ireland	1,402,972	943,689	67.3	1,520,536	961,473	63.2
Liberty Mutual Fire	10,131,680	9,326,552	92.0	22,157,592	17,999,475	81.2
Liberty Mutual Insurance	*—52,386*	21,899	.....	*—59,964*	45,425	.....
Lloyds	3,531,732	5,048,282	142.9	24,647,463	23,963,127	97.2
London & Edinburgh	107,321	514,901	479.8	3,433,519	2,867,025	83.5
London and Midland	.....	1,396	.....	.....	130,941	.....
London Assurance	155	91,001	58,710.3	116	7,826	6,746.5
Lumbermens Mutual Casualty	7,454,705	7,555,400	101.4	8,788,615	9,004,474	102.5
Markel Ins. Co. of Canada	4,531,403	3,959,165	87.4	10,910,535	9,892,178	90.7
Maryland Casualty	*—496*	*—112,468*	.....	*—15,220*	461,748	.....
Middlesex Ins. Co.	112	32,566	20,976.8	*—20*	122,153	.....
Missisquoi & Rouville	1,880,618	1,801,297	95.8	6,776,033	5,926,357	87.5
National Employers	4,256	417	9.8	382,247	204,101	53.4
New Hampshire Insurance Co.	91,233	*—76,861*	.....	117,852	*—216,125*	.....
Niagara Fire	153	.....	.....	11,041	*—518*	.....
Northumberland General Ins. Co.	385,975	135,264	35.0	2,872,810	664,689	23.1
Norwich Union Fire	*—178,529*	*—261,452*	.....	*—379,244*	*—230,393*	.....
Old Republic Ins. Co.	17,039	.....	.....	49,409	.....	.....
Olympic Ins. Co.	.....	.....	.....	.....	*—400*	.....
Ontario Motorist Ins. Co.	3,416,607	2,408,135	70.5	3,416,607	2,408,135	70.5
Orion Insurance	.....	*—12,301*	.....	.....	*—12,301*	.....
Otter-Dorchester Mut. Ins. Co.	230,872	41,769	18.1	230,872	41,769	18.1
Pacific Employers	*—13,449*	55,095	.....	*—17,127*	95,007	.....
Pafco Ins. Co. Ltd.	11,071,930	6,802,876	61.4	11,071,930	6,802,876	61.4
La Paix General	54,922	26,884	48.9	2,676,669	2,907,259	108.6
Pearl Assurance Co.	*—760*	*—117,886*	.....	*—1,467*	*—490,674*	.....
The Personal Ins. Co. of Canada	2,729,599	1,586,857	58.1	3,373,209	1,920,032	56.9
Perth Ins. Co.	1,829,769	1,515,253	82.8	2,468,438	1,917,130	77.6
Phoenix Assur. of Canada	8,434,511	7,227,914	85.7	13,257,430	10,824,163	81.6
Pilot	18,273,629	15,130,304	82.8	18,273,629	15,130,304	82.8
Pitts Insurance	3,970,874	2,654,931	66.8	4,717,289	7,619,721	161.5
Portage La Prairie Mutual	753,745	629,504	83.5	2,282,198	1,805,033	79.1
Provident Assurance	1,026	24,871	2,424.1	14,950,573	12,147,952	81.2
Prudential Assurance England	5,966,632	5,016,252	84.1	36,325,187	25,831,803	71.1
QBE Insurance Co.	*—1,594*	10,949	.....	*—1,594*	59,243	.....
Quebec Assurance	36,727	230,607	62.7	4,554,498	2,646,093	58.0
Reliance Ins. Co.	2,895,925	2,532,953	87.4	4,959,294	4,857,524	97.9
Royal General Canada	15,521	*—58,359*	.....	290,810	75,690	26.0
Royal Insurance Co. of Canada	58,985,569	50,535,692	85.7	123,122,600	94,947,720	77.1
Safeco	4,070,510	3,389,465	83.1	6,499,411	5,041,847	77.5
St. Paul Fire & Marine	320,089	26,383	8.2	476,216	108,788	22.8
Scottish & York	7,462,878	4,789,115	64.1	12,251,801	7,962,120	65.0
Scottish Union & National	*—276*	8,741	.....	*—584*	14,040	.....
Security Ins. Co. of Hartford	.....	.....	.....	170,474	145,639	85.4

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Security Mutual Casualty	1,089,806	1,054,375	96.8	2,622,362	2,620,260	99.9
Sentry Insurance A Mutual Co.	27,691	1,888	6.8	28,179	3,178	11.2
Simcoe & Erie	2,257,265	1,499,659	66.4	8,982,004	4,769,790	53.1
Sovereign General Ins. Co.	2,199,745	2,501,149	89.3	10,256,735	8,284,738	80.7
Stanstead & Sherbrooke	570,732	430,999	75.5	3,615,366	2,230,090	61.6
State Farm Mutual Auto	36,140,810	22,640,051	62.6	40,263,763	25,767,886	64.0
Sun Alliance Ins. Co.	5,062,456	3,968,620	78.3	11,177,481	8,509,056	76.1
Switzerland General	.....	14,236	.....	367,576	234,154	63.7
Tokio Marine	32,849	9,394	28.6	67,558	16,198	24.0
Toronto General	415,280	206,559	49.7	415,168	211,206	50.8
Traders General Ins. Co.	490,860	167,295	34.0	633,570	260,241	41.0
Transport Indemnity	258,264	*—184,739*	.....	283,247	14,537	51.3
Transport Insurance	2,214,830	1,435,424	64.8	5,489,377	3,696,623	67.3
Transportation Fire & Casualty	645,503	359,677	55.7	645,503	359,677	55.7
Travelers Indemnity	305,395	514,489	16.8	553,842	946,669	17.0
Travelers Indemnity of Canada	12,818,689	11,444,977	89.2	37,881,852	31,999,187	84.4
Unigard Mutual	*—132*	5,071	.....	*—851,512*	*—485,610*	.....
United Canada Insurance Co.	2,223,591	1,396,210	62.7	9,022,420	6,178,703	14.6
United Provinces	*—52,530*	*—12,299*	.....	11,290,133	5,809,797	51.4
United States Fidelity & Guar.	4,645,597	2,508,279	54.0	6,784,650	4,286,758	63.2
United States Fire	214,861	165,885	77.2	328,508	273,203	83.2
Unity Fire & General Ins.	270,582	338,354	125.0	1,909,794	1,271,163	66.6
Utica Mutual	99,854	46,241	46.3	134,968	81,900	60.7
Victoria Ins. Co. of Can.	372,532	247,628	66.5	2,028,764	1,714,214	84.5
Waterloo Mutual	3,533,845	2,065,973	58.5	3,533,845	2,065,973	58.5
Wawanesa Mutual	9,790,528	8,974,263	91.7	43,638,618	37,245,023	85.4
Western Assurance	25,935,591	14,551,184	56.1	31,168,989	18,140,563	58.2
York Fire & Casualty Co.	606,720	913,734	150.6	606,720	913,734	150.6
Zurich Ins. Co.	28,255,504	25,124,442	88.9	43,635,071	37,017,176	84.8
RECIPROCALS						
Truck Insurance Exchange	*—65*	1,052	.....	163,322	49,991	30.6
Totals—1977	629,696,039	487,157,192	77.3	1,314,813,616	980,085,370	74.5
Totals—1976	995,593,208	677,081,366	68.0	2,084,407,897	1,341,986,675	64.3
Totals—1975	815,271,926	565,209,227	69.3	1,563,816,430	1,093,227,285	69.9
Totals—1974	635,208,841	495,065,650	77.9	1,286,946,766	1,027,777,907	79.9
Totals—1973	548,791,552	401,966,473	73.2	1,221,253,853	931,259,347	76.3

TABLE XI(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	421,288	173,789	41.2	502,194	132,592	26.4
Aetna Casualty and Surety	11,389	131,701	1,156.4	22,719	103,508	455.6
Aetna Casualty Co. of Canada	164,559	28,731	17.4	357,968	56,774	15.9
Aetna Insurance	3,253	*−578*	.....	4,725	*−2,090*	.....
Albion Insurance	47,261	14,736	31.1	45,309	29,205	64.5
American Mutual Liab. Ins. Co.	4,334	3,796	87.6	6,775	5,231	77.2
Allstate Ins. Co.	*−398*	11,189	.....	*−389*	11,115	.....
Allstate Ins. Co. of Canada	3,007,641	1,613,038	53.6	5,141,364	2,564,363	49.9
Alpina Insurance	.....	*−1,966*	.....	.....	*−1,966*	.....
American Bankers Ins. Co. of Florida	.....	*−3,252*	.....	.....	*−3,252*	.....
American Home Assurance Co.	93	516	554.8	2,263	2,364	104.5
American Insurance	224,949	196,425	87.3	457,688	338,434	73.9
American National Fire Ins.	.....	2,264	.....	.....	3,712	.....
Anglo Canada	45,192	1,613	3.6	45,643	1,622	3.5
Bay City General Ins. Co.	.....	5,419	.....	.....	5,419	.....
Canadian Accident and Fire	157,641	141,115	89.5	323,365	184,947	57.2
Canada Security	*−22*	3,647	.....	*−51*	4,956	.....
Canadian Commerce	.....	.....	.....	7,098	4,550	64.1
Canadian General	741,105	40,945	55.2	1,092,236	142,044	13.0
Canadian Home Assurance	376	*−14*	.....	607,158	293,454	48.3
Canadian Indemnity	312,359	55,953	558.2	626,766	183,990	29.3
Canadian Mercantile	*−3*	.....	.....	722,669	280,108	38.8
Canadian Provincial	79,309	*−37,332*	.....	131,507	*−120,652*	.....
Canadian Surety	218,001	43,902	20.1	350,713	145,488	41.5
Canadian Universal Ins. Co.	132,945	98,929	74.4	342,775	96,903	28.3
Casualty Co. of Canada	563,787	226,623	40.2	671,513	269,163	40.1
Central Mutual Insurance Co.	*−15,762*	*−12,527*	.....	*−18,051*	*−4,364*	.....
Century Ins. Co. of Canada	*−37*	55,490	.....	21,820	95,136	436.0
Chateau Ins. Co.	39,756	*−22*	.....	113,454	*−347*	.....
CNA Assurance Co.	179,677	36,911	20.5	190,394	56,731	29.8
Commerce General	.....	.....	.....	763,283	272,602	35.7
Commercial Union Assurance of Canada	2,232,658	1,621,545	72.6	3,177,305	2,001,360	64.2
Commonwealth Insurance Co.	48,935	40,125	82.0	69,876	47,530	68.0
Consolidated Fire & Casualty	2,029	35,503	1,749.8	4,895	35,176	718.6
Constitution Ins. Co. Canada	848,980	378,478	44.5	1,134,243	475,334	41.9
Continental Insurance	101,766	64,944	63.8	323,157	247,747	76.6
Co-operative Fire Casualty Co.	150	7	4.7	2,440,743	875,103	35.9
Co-operators Ins. Assoc.	7,667,741	4,185,988	54.6	7,667,741	4,185,988	54.6
Cornhill Ins. Co.	92,978	82,035	88.2	313,901	236,891	75.5
Coronation Insurance	36,895	12,707	34.4	53,202	32,546	61.2
Dominion of Canada General	2,017,845	1,455,131	72.1	2,333,335	1,562,663	66.9
Dominion Ins. Corp.	437,854	580,150	132.5	487,747	563,976	115.6
Eagle Star	.....	907	.....	.....	3,581	.....
Eaton/Bay Ins. Co.	163,552	80,312	49.1	236,314	103,189	43.7
Economical Mutual	1,732,223	1,004,191	57.9	1,940,088	1,042,881	53.8
Elite Insurance	.....	633	.....	.....	209	.....
Employers Mutual Liability	104,637	61,173	58.4	254,589	93,567	36.8
English & American Ins. Co.	.....	.....	.....	.....	*−882*	.....
Federal Fire	214,989	212,222	98.7	268,503	249,706	92.9
Federal Insurance	206,039	100,981	49.0	592,742	216,652	36.6
Federated Mutual Ins. Co.	181,510	179,563	98.9	312,673	247,059	79.0
Federation Ins. Co. of Can.	164,194	89,711	54.6	289,338	184,000	63.6
Fidelity Ins. of Canada	114,548	32,705	28.6	200,555	100,754	50.2
Fire Insurance of Canada	*−33*	372	.....	*−38*	*−5,235*	.....
Fireman's Fund Ins. Co.	341,102	205,248	60.2	532,213	276,525	51.9
Fireman's Fund Ins. Co. of Can.	1,425,762	694,035	48.7	1,718,998	804,977	46.8
First Nat. Ins. of America	31,461	42,831	136.1	51,972	30,033	57.8
General Accident of Canada	1,817,812	817,303	44.9	2,256,571	986,579	43.7
General Ins. of America	4,609	*−737*	.....	10,974	*−670*	.....
General Security of Canada	83,252	31,392	37.7	460,255	148,173	32.2
Gerling Global General	184,002	301,563	163.9	184,002	317,583	172.6
Gibraltar General Ins. Co.	312,705	296,067	94.7	325,478	314,323	96.6

TABLE XI(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Globe Indemnity of Canada	76,220	51,345	67.3	108,757	37,299	34.
Gore Mutual	1,074,796	721,424	67.1	1,191,044	844,261	70.
Great American Insurance	138,791	31,617	22.8	172,281	129,977	75.
Great Eastern Ins.	59,855	157,659	263.4	150,354	3,057,827	2,033.
Guarantee of N.A.	320,608	276,918	86.3	497,562	326,495	65.
Guardian Ins. of Can.	1,059,622	1,171,746	110.6	2,226,430	1,902,975	85.
Halifax Ins.	630,880	423,604	67.1	1,020,088	533,269	52.
Hartford Fire	368,846	321,809	87.2	440,563	344,335	52.
Home Insurance	640,736	114,087	17.8	1,045,268	128,618	12.
Highland Ins. Co.	.....	.....	.....	798	.....	.....
Hudson Bay	69,128	105,580	152.7	88,381	120,865	136.
Imperial Guar. & Accident	9,575	382	3.99	26,732	18,515	69.
Ins. of North America	56	*—239*	.....	1,718	25,669	1,494.
Ins. Corp. of Ireland	52,694	29,403	55.8	56,368	30,090	53.
Liberty Mutual Fire	980,735	545,412	55.6	1,517,473	578,140	38.
Liberty Mutual Insurance	*—276*	27,380	.....	*—409*	27,000	.....
Lloyds	329,362	157,127	47.7	1,399,464	238,295	17
London & Edinburgh	4,186	29,796	711.8	148,941	54,351	36
London and Midland	.....	.....	.....	.....	1,018	.....
London Assurance	30	62,697	208,990.0	28	152,832	545,828
Lumbermens Mutual Casualty	703,121	365,663	52.0	736,367	392,054	53
Markel Ins. Co. of Canada	68,359	68,904	100.8	118,834	112,984	95
Maryland Casualty	.....	*—12,304*	.....	*—124*	*—18,843*	.....
Middlesex Ins. Co.	9	2,348	26,088.9	*—1*	8,808	.....
Missisquoi & Rouville	254,721	102,043	40.0	458,356	167,574	36
National Employers	453	47	10.4	20,224	12,494	61
New Hampshire Ins. Co.	31	*—440*	.....	*—1,412*	*—12,477*	.....
Niagara Fire	16	.....	.....	127	.....	.....
Northumberland General Ins. Co.	8,237	3,505	42.5	87,506	35,127	40
Norwich Union Fire	*—15,042*	10,947	.....	*—22,499*	10,598	.....
Old Republic Ins. Co.	1,891	.....	.....	5,132	.....	.....
Ontario Motorist Ins. Co.	322,914	140,035	43.4	322,914	140,035	43
Orion Ins.	.....	*—500*	.....	.....	*—500*	.....
Otter-Dorchester Mutual Ins. Co.	30,863	9,597	31.1	30,863	9,597	31
Pacific Employers	.....	1,453	.....	.....	2,079	.....
Pafco Ins. Co. Ltd.	556,044	868,558	156.2	556,044	868,558	156
La Paix General	5,878	1,144	19.5	109,968	17,647	16
Pearl Assurance Co.	.....	*—55,270*	.....	.....	*—5,572*	.....
The Personal Ins. Co. of Canada	329,422	155,569	47.2	385,272	223,449	57
Perth Ins. Co.	197,987	103,520	52.3	245,051	111,287	45
Phoenix Assur. of Canada	602,900	743,861	123.4	864,971	789,425	91
Pilot	2,504,542	1,173,687	46.9	2,504,542	1,173,687	46
Pitts Insurance	176,345	149,736	84.9	203,663	196,491	96
Portage La Prairie Mutual	84,709	28,496	33.6	212,220	62,275	29
Provident Assurance	55	*—10,634*	.....	482,684	192,607	39
Prudential Assurance England	558,196	262,884	47.1	2,332,272	795,893	34
QBE Insurance Co.	.....	*—746*	.....	.....	*—10,377*	.....
Quebec Assurance	3,261	45,537	1,396.4	144,297	65,110	45
Reliance Ins. Co.	240,678	219,117	91.0	327,359	318,670	97
Royal General Canada	502	*—224*	.....	14,813	5,151	34
Royal Insurance Co. of Canada	4,352,781	3,008,129	69.1	6,680,850	4,222,801	63
Safeco	528,854	165,535	31.3	769,597	198,244	24
St. Paul Fire & Marine	16,484	38,665	234.6	26,454	47,350	178
Scottish & York	984,281	248,635	25.2	1,253,094	353,562	28
Scottish Union & National	*—29*	*—4,790*	.....	*—41*	*—10,498*	.....
Security Ins. Co. of Hartford	.....	.....	.....	3,221	440	13
Security Mutual Casualty	103,213	38,042	36.9	197,217	76,118	38
Simcoe & Erie	22,340	59,754	267.5	102,345	123,169	120
Sovereign General Ins. Co.	239,853	210,884	87.9	613,455	306,125	49
Stanstead & Sherbrooke	58,985	41,256	69.9	183.312	87,451	47
State Farm Mutual Auto	3,739,063	2,040,828	54.6	4,049,347	2,180,444	53
Sun Alliance Ins. Co.	422,764	305,399	72.2	680,203	384,870	56
Switzerland General	.....	*—1,449*	.....	15,742	1,110	7
Tokio Marine	1,333	.....	.....	2,594	.....	.....

TABLE XI(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Toronto General	41,978	48,150	114.7	41,968	48,150	114.7
Traders General Ins. Co.	55,067	.....	.....	63,956	*—100*	.....
Transport Indemnity	.....	.....	.....	.....	.....	.....
Transport Ins.	.....	.....	.....	.....	.....	.....
Transportation Fire & Casualty	42,324	35,664	84.3	42,664	35,664	84.3
Travelers Indemnity	1,608	1,476	91.8	3,574	149,139	4,172.9
Travelers Indemnity of Can.	1,171,691	465,317	39.7	2,111,059	3,083,391	146.1
Unigard Mutual	*—11*	7,953	.....	*—54,803*	229,851	.....
United Canada Ins. Co.	159,392	8,382	5.3	628,542	259,581	41.3
United Provinces	*—4,468*	*—491*	.....	389,681	209,566	53.8
United States Fidelity & Guar.	309,855	163,120	52.6	381,534	240,198	63.0
United States Fire	11,968	3,471	29.0	16,913	3,605	21.3
Unity Fire & General Ins.	27,707	57,786	208.6	110,795	114,167	103.0
Utica Mutual	22,907	*—6,846*	.....	57,268	50,038	87.4
Victoria Ins. Co. of Can.	1,119	26,689	2,225.9	77,265	43,395	56.2
Waterloo Mutual	376,584	193,581	51.4	376,584	193,581	51.4
Wawanesa Mutual	1,017,708	376,688	37.0	2,723,533	782,449	28.7
Western Assurance	2,008,246	920,358	45.8	2,221,557	995,446	44.8
York Fire & Casualty Co.	45,949	32,332	70.4	45,949	32,332	70.4
Zurich Ins. Co.	2,703,687	1,469,330	54.3	3,320,397	1,791,783	53.9
Totals—1977	57,844,112	34,939,602	60.6	87,541,390	50,376,779	57.5
Totals—1976	53,497,435	25,276,875	47.2	81,972,441	35,447,276	43.2
Totals—1975	48,196,483	36,102,513	74.9	80,874,442	41,219,331	50.9
Totals—1974	40,019,153	24,258,226	60.6	63,912,542	35,021,057	54.8
Totals—1973	30,839,250	27,539,970	89.3	61,604,015	45,023,191	73.1

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	2,277,020	895,395	39.3	2,924,959	1,242,360	42.5
Aetna Casualty and Surety	330,404	560,704	169.7	717,636	1,665,885	232.1
Aetna Casualty Co. of Canada	1,723,329	640,500	37.2	5,682,041	1,997,200	35.1
Aetna Insurance	17,279	29,220	169.1	16,315	10,067	61.7
Affiliated F M	.....	.....	.....	424	4,635	1,093.2
Albion Insurance	297,019	83,022	27.9	268,007	32,639	12.2
American Mutual Liab. Ins. Co.	22,991	2,954	12.8	24,725	32,549	14.3
Allstate Ins. Co.	74,689	155,968	208.8	78,461	155,968	198.8
Allstate Ins. Co. of Canada	16,734,169	8,523,799	50.9	38,356,691	19,570,525	51.0
Alpina Insurance	.....	*−26,443*	.....	.....	*−26,443*	.....
American Bankers Ins. Co. of Florida	.....	170	.....	.....	170	.....
American Home Assurance Co.	31,086	*−94,488*	.....	299,231	*−22,941*	.....
American Insurance	1,597,199	973,623	60.9	4,240,897	2,263,115	53.4
American National Fire Ins.	.....	.....	.....	72	*−75*	.....
American Road Ins. Co.	597,641	252,820	42.3	1,752,569	939,606	53.6
Anglo Canada	322,200	147,131	45.7	326,473	147,704	45.2
Balboa Ins. Co.	31,131	5,763	18.5	31,131	5,763	18.5
Bay City General Ins. Co.	689,116	267,068	38.7	689,304	267,068	38.7
Calvert Fire	4,308	*−120*	.....	30,682	*−65*	.....
Canadian Accident and Fire	1,226,228	583,424	47.6	4,535,087	1,709,819	37.7
Canada Security	207	6,593	3,185.0	*−556*	*−2,176*	.....
Canadian Commerce	.....	.....	.....	84,812	35,018	41.3
Canadian General	5,863,466	3,092,810	52.7	12,038,937	5,427,812	45.1
Canadian Home Assurance	6,850	629	9.2	7,362,477	3,840,093	52.1
Canadian Indemnity	2,775,073	1,367,381	49.2	7,822,269	3,817,494	48.4
Canadian Mercantile	*−280*	297	.....	10,436,932	4,898,162	46.9
Canadian Provincial	609,397	372,591	61.1	1,374,600	743,428	54.1
Canadian Surety	1,810,005	410,253	22.7	4,039,509	998,378	24.7
Canadian Universal Ins. Co.	936,980	549,048	58.6	4,024,291	1,722,922	42.8
Casualty Co. of Canada	3,539,104	2,615,974	73.9	5,107,428	3,407,594	66.7
Central Mutual Insurance Co.	*−86,429*	*−92,801*	.....	*−121,907*	*−139,677*	.....
Century Ins. Co. of Canada	14	*−28,260*	.....	297,898	139,430	46.8
Chateau Ins. Co.	344,228	100,865	29.3	1,502,812	277,561	18.5
CNA Assurance Co.	1,365,292	689,897	50.5	1,571,948	781,198	49.7
Chrysler Insurance Co.	466,143	215,955	46.3	1,212,742	671,896	55.4
Commerce General	34	*−1,554*	.....	10,966,491	6,478,744	59.1
Commercial Union Assur. of Can.	17,346,432	9,104,113	4,570.6	32,403,291	15,786,791	48.7
Commonwealth Insurance Co.	136,752	129,652	94.8	340,078	199,170	58.6
Consolidated Fire & Casualty	12,722	10,844	85.2	89,882	46,782	52.0
Constitution Ins. Co. Canada	4,115,452	2,358,375	57.3	5,649,488	3,079,652	54.5
Continental Insurance	939,777	482,881	51.3	8,148,347	3,938,229	48.3
Co-operative Fire Casualty Co.	2,480	541	21.8	27,803,909	14,931,174	53.7
Co-operators Ins. Assoc.	43,804,670	29,234,168	66.7	43,804,670	29,234,168	66.7
Cornhill Ins. Co.	800,487	494,996	61.8	4,169,177	2,010,853	48.2
Coronation Insurance	230,307	92,257	40.1	442,977	258,232	58.3
Cumis Insurance	365	.....	.....	1,246	.....	.....
Dominion of Canada General	13,464,739	9,033,843	67.1	17,957,567	11,804,393	65.7
Dominion Ins. Corp.	3,784,579	1,793,029	47.3	5,014,155	2,155,963	43.0
Eagle Star	.....	*−1,372*	.....	.....	*−3,493*	.....
Eaton/Bay Ins. Co.	1,215,391	688,060	56.6	2,107,879	1,289,862	61.2
Economical Mutual	12,174,201	6,217,512	51.1	15,114,773	17,441,241	49.2
Elite Insurance	.....	*−3,370*	.....	*−6*	*−16,533*	.....
Emmco Insurance	*−4,918*	16,261	.....	*−6,604*	19,831	.....
Employers Mutual Liability	776,631	485,737	62.5	2,458,551	1,437,177	58.5
English & American Ins. Co.	.....	.....	.....	.....	*−62,122*	.....
Federal Fire	1,472,059	852,936	57.9	2,241,661	1,240,005	55.3
Federal Insurance	1,597,907	632,040	39.6	8,344,902	3,365,825	40.3
Federated Mutual Ins. Co.	1,739,476	893,242	51.3	4,473,109	2,080,937	46.5
Federation Ins. Co. of Can.	1,104,817	590,451	53.4	3,446,085	1,794,991	52.1
Fidelity Ins. of Canada	1,163,595	716,582	61.6	2,915,395	1,748,792	60.0
Fire Insurance of Canada	*−78*	902	.....	*−160*	12,064	.....
Fireman's Fund Ins. Co.	2,949,434	1,925,313	65.3	5,392,229	3,307,832	61.3
Fireman's Fund Ins. Co. of Can.	10,245,082	4,944,323	48.3	14,641,640	7,020,418	47.9

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
First Nat. Ins. of America	478,480	302,888	63.3	1,295,461	741,659	57.3
General Accident of Canada	13,801,730	7,536,440	54.6	21,356,875	11,989,682	56.1
General Ins. of America	68,204	42,316	62.0	185,442	52,712	28.4
General Security of Canada	525,122	337,123	64.2	7,356,525	3,766,914	51.2
Gerling Global General	1,412,535	729,295	51.6	1,412,535	726,015	51.4
Gibraltar General Ins. Co.	2,127,638	1,170,104	55.0	2,269,912	1,234,907	54.4
Globe Indemnity of Canada	670,807	355,660	53.0	1,155,681	599,761	51.9
Gore Mutual	7,320,292	3,449,331	47.1	8,561,969	4,178,708	48.8
Great American Insurance	992,298	188,282	19.0	1,711,330	302,378	17.7
Great Eastern Ins.	420,005	322,965	76.9	1,890,927	1,104,223	58.4
Guarantee of N.A.	2,261,702	864,330	38.2	4,523,981	1,722,735	38.1
Guardian Ins. of Canada	8,085,446	4,206,606	52.0	25,854,101	12,829,835	49.6
Halifax Ins.	4,026,849	1,951,190	48.5	9,115,806	4,329,648	47.5
Hartford Fire	3,405,212	1,369,435	40.2	5,076,778	1,914,011	37.7
Home Insurance	4,846,756	2,262,407	46.7	10,845,135	5,340,506	49.2
Hudson Bay	561,184	325,432	57.9	865,168	471,944	54.5
Ideal Mutual	3,300	23,025	697.7	9,000	38,508	427.9
Imperial Guar. & Accident	74,135	69,605	93.9	308,714	150,406	48.7
Ins. of North America	1,516,572	673,186	44.4	1,560,671	645,640	41.4
Ins. Corp. of Ireland	814,874	467,797	57.4	912,342	477,261	52.3
Liberty Mutual Fire	7,552,578	3,858,564	51.1	16,937,832	7,912,821	46.7
Liberty Mutual Insurance	*−2,054*	101	.....	*−3,799*	*−5,638*	.....
Lloyds	2,407,643	1,103,808	45.8	17,745,371	7,343,859	41.4
London & Edinburgh	64,301	107,235	166.8	2,525,173	1,550,859	61.4
London and Midland	93,370	112,727	120.7	466,892	442,630	94.8
London Assurance	149	*−16,762*	.....	69	*−39,070*	.....
Lumbermens Mutual Casualty	4,366,948	2,360,116	54.0	4,778,112	2,700,272	56.5
Markel Ins. Co. of Can.	2,454,002	1,288,332	52.5	6,092,253	3,591,900	59.0
Maryland Casualty	*−68*	*−6,750*	.....	*−2,555*	*−42,348*	.....
Middlesex Ins. Co.	63	18,333	29,100.0	*−11*	68,766	.....
Missisquoi & Rouville	1,918,328	759,352	39.6	4,390,217	1,920,914	43.8
Motors Ins. Co.	2,403,874	1,536,171	63.9	6,078,152	4,827,206	79.4
National Employers	3,009	275	9.1	271,030	111,786	41.2
New Hampshire Ins. Co.	304	160	52.6	*−22,766*	*−31,085*	.....
Niagara Fire	179	*−90*	.....	9,186	1,783	19.4
North American Co. of Prop. & Casualty	23,159	19,908	86.0	87,768	88,466	100.8
Northumberland Gen. Ins. Co.	98,190	93,112	94.8	1,421,001	554,427	39.0
Norwich Union Fire	*−80,568*	*−198,162*	.....	*−155,762*	*−248,827*	.....
Old Republic Ins. Co.	.....	29	.....	.....	36	.....
Ontario Motorist Ins. Co.	2,367,658	1,150,662	48.6	2,367,658	1,150,662	48.6
Orion Ins.	.....	*−1,000*	.....	.....	*−1,000*	.....
Otter-Dorchester Mutual Ins. Co.	192,842	76,609	39.7	192,842	76,609	39.7
Pacific Employers	6,538	561	8.6	6,538	*−2,160*	.....
Pafco Ins. Co. Ltd.	1,908,528	764,974	40.1	1,908,528	764,974	40.1
La Paix General	37,107	22,797	61.4	1,792,184	764,198	42.6
Pearl Assurance Co.	.....	21,339	.....	.....	33,952	.....
The Personal Ins. Co. of Canada	2,046,596	1,371,840	67.0	2,593,344	1,719,814	66.3
Perth Ins. Co.	1,303,694	789,187	60.5	1,817,409	1,017,184	55.9
Phoenix Assur. Co. of Canada	5,755,862	3,490,578	60.6	8,724,261	5,202,153	59.6
Pilot	13,448,164	6,387,191	47.5	13,448,164	6,387,191	47.5
Pitts Insurance	1,364,960	984,032	72.1	1,789,263	1,428,598	79.8
Portage La Prairie Mutual	509,988	303,924	59.6	1,751,755	768,438	43.9
Premier Insurance	.....	*−16,928*	.....	.....	*−16,928*	.....
Provident Assurance	1,061	105,702	9,962.5	9,219,879	4,020,828	43.6
Prudential Assurance England	4,267,224	2,339,400	54.8	27,229,039	12,733,333	46.8
QBE Insurance Co.	.....	*−110*	.....	.....	*−2,017*	.....
Quebec Assurance	24,118	25,874	107.3	2,719,520	1,221,009	44.9
Reliance Ins. Co.	1,827,723	808,796	44.3	3,309,990	1,670,621	50.5
Royal General Canada	5,998	1,194	19.9	252,393	41,616	16.5
Royal Insurance Co. of Canada	36,777,099	25,387,717	69.0	76,690,077	49,355,289	64.4
Safeco	3,352,103	1,420,216	42.4	5,750,569	2,340,211	40.7
St. Paul Fire & Marine	298,872	94,159	31.5	438,645	180,841	41.2
Scottish & York	5,413,532	3,070,266	56.7	8,848,953	5,223,506	59.0

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Scottish Union & National	*—49*	*—28*	.....	*—216*	*—7,285*	.....
Security Ins. Co. of Hartford	.....	.....	.....	43,314	81,072	187,2
Security Mutual Casualty	678,065	366,110	53.9	1,853,195	1,106,620	59.7
Sentry Insurance A Mutual Co.	.....	*—17*	.....	.....	*—16*	.....
Simcoe & Erie	1,566,732	850,705	54.3	6,113,883	3,051,060	49.9
Sovereign General Ins. Co.	2,056,856	1,513,075	73.6	6,949,970	4,138,027	59.5
Stanstead & Sherbrooke	416,326	175,806	42.2	2,210,553	939,918	42.5
State Farm Mutual Auto	21,924,735	12,630,765	57.6	25,116,899	14,535,195	57.9
Sun Alliance Ins. Co.	3,313,615	2,220,976	67.0	7,518,688	4,239,640	56.4
Switzerland General	.....	*—2,870*	.....	215,693	88,623	41.1
Tokio Marine	3,754	10,323	275.0	6,972	23,806	341.4
Toronto General	285,670	118,986	41.7	285,593	118,909	41.6
Traders General Ins. Co.	400,478	228,418	57.0	555,804	289,228	52.0
Transport Indemnity	99,973	*—9,935*	.....	109,644	*—25,710*	.....
Transport Ins.	168,323	369,347	219.4	436,514	717,599	164.4
Transportation Fire & Casualty	315,460	145,384	46.1	315,460	145,384	46.1
Travelers Indemnity	76,104	*—7,762*	10.2	108,735	31,282	28.8
Travelers Indemnity of Can.	8,940,042	5,976,914	66.9	25,375,253	17,497,540	68.9
Unigard Mutual	*—55*	4,856	.....	*—367,918*	*—251,852*	.....
United Canada Ins. Co.	1,042,976	646,202	61.9	4,314,586	3,055,836	70.8
United Provinces	*—24,625*	*—26,926*	.....	6,837,454	2,510,411	36.7
United States Fidelity & Guar.	2,975,786	1,664,624	55.9	4,486,545	2,354,921	52.5
United States Fire	112,338	80,917	138.8	225,705	172,860	76.6
Unity Fire & General Ins.	204,609	146,815	71.8	1,373,927	743,272	54.1
Victoria Ins. Co. of Canada	54,059	118,497	219.2	1,131,230	692,930	61.3
Waterloo Mutual	2,595,144	1,569,003	60.4	2,595,144	1,569,003	60.4
Wawanesa Mutual	6,893,994	3,257,598	47.3	27,450,976	13,413,537	48.9
Western Assurance	16,351,943	8,467,033	51.8	20,025,813	10,151,260	50.7
York Fire & Casualty Co.	402,973	258,094	64.0	402,973	258,094	64.0
Zurich Ins. Co.	17,749,394	10,495,419	59.1	27,365,788	15,181,915	55.5
Totals—1977	406,893,563	230,544,689	56.6	845,445,342	463,483,871	54.8
Totals—1976	358,958,034	202,559,771	56.4	753,867,496	419,542,879	55.7
Totals—1975	289,361,215	186,881,386	64.6	567,455,711	379,990,681	67.0
Totals—1974	210,830,872	165,838,283	78.7	440,125,649	354,493,528	80.5
Totals—1973	182,183,707	141,756,897	77.8	415,857,975	320,264,354	77.0

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

FIDELITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	312,362	5,443	1.7	2,327,848	46,697	2.0
Aetna Casualty Co. of Canada	506,307	561,166	110.8	787,214	1,112,144	141.3
Aetna Insurance	4,168	86	2.1	4,168	2,619	62.8
American Home Assurance Co.	26,913	.....	.....	56,323	.....	.....
American Insurance	3,259	.....	.....	13,259	2,946	22.2
American Mutual Liability	.....	*−1,384*	.....	.....	*−1,384*	.....
Anglo Canada	1,766	.....	.....	1,871	.....	.....
Affiliated FM	4,474	.....	.....	15,626	.....	.....
Canada Accident & Fire	53,276	11,666	21.9	136,801	13,161	9.6
Canada Security	*−9*	.....	.....	*−9*	1,319	.....
Canadian General	25,144	5,032	20.0	37,613	6,418	17.1
Canadian Home Assurance	.....	.....	.....	17,018	*−500*	.....
Canadian Indemnity	331,590	163,520	49.3	1,390,814	971,475	69.8
Canadian Mercantile	.....	*−256*	.....	36,166	*−7,434*	.....
Canadian Surety	83,792	52,328	62.5	236,141	58,588	24.8
Casualty Co. of Canada	7,617	25,000	328.2	9,103	26,200	287.8
Central Mutual Ins. Co.	.....	*−9,680*	.....	.....	*−9,680*	.....
Century Insurance Co. of Can.	1,158	.....	.....	51,050	*−6,467*	.....
Chateau Ins. Co.	81,848	12,105	14.8	103,312	17,582	17.0
CNA Assurance Co.	*−1,835*	*−7,610*	.....	*−429*	32,030	.....
Commerce General	.....	.....	.....	35,390	24,347	68.8
Commercial Union Assurance of Canada	322,233	395,867	122.9	750,205	682,664	91.0
Continental Insurance	570,044	395,267	69.3	1,345,957	2,161,096	16.0
Co-operative Fire Casualty Co.	62,637	25,929	41.4	515,601	372,327	72.2
Co-operators Ins. Assoc.	196,195	58,765	30.0	196,195	58,765	30.0
Cumis Insurance	378,139	352,703	93.3	871,283	1,147,419	131.7
Dominion of Canada General	52,922	121,205	229.0	84,717	131,014	154.7
Dominion Ins. Corp.	8,780	9,058	103.1	58,635	6,828	11.6
Eagle Star	12,280	.....	.....	15,350	*−338*	.....
Eaton/Bay Ins. Co.	2,935	.....	.....	3,055	.....	.....
Economical Mutual	45,306	4,920	10.9	62,603	6,122	9.8
Employers Mutual Liability	16,127	*−7,333*	.....	18,247	*−10,997*	.....
Federal Fire	511	.....	.....	573	.....	.....
Federal Ins.	386,958	*−16,932*	.....	554,742	293,527	52.9
Federated Mutual Ins. Co.	3,404	.....	.....	39,318	2,027	5.2
Federation Ins. Co. of Can.	50	.....	.....	3,451	*−84*	.....
Fidelity Ins. of Canada	21,124	2,839	13.4	60,181	601,498	999.5
Fireman's Fund Ins. Co.	746,025	7,462	1.0	1,343,737	43,524	3.2
Fireman's Fund Ins. Co. of Can.	101,872	42,506	41.7	502,221	96,417	19.2
General Accident of Canada	278,071	33,786	12.1	385,825	50,321	13.0
General Ins. of America	1,894	.....	.....	17,494	*−5,006*	.....
General Security of Canada	3,499	.....	.....	90,577	2,914	3.2
Gerling Global General	8,375	192	2.3	9,252	192	2.1
Gibraltar General Ins. Co.	3,678	.....	.....	3,678	.....	.....
Globe Indemnity of Canada	5,722	489	8.6	16,879	3,070	18.2
Gore Mutual	65,235	2,685	4.1	69,397	2,685	3.8
Grain Ins.	250	.....	.....	35,188	52,363	148.8
Great American Insurance	72,952	39,950	54.8	140,798	*−42,298*	.....
Guarantee Co. of N.A.	662,430	24,460	3.7	2,361,237	713,544	30.2
Guardian Ins. of Canada	269,938	222,659	82.5	613,616	256,440	41.8
Halifax Ins.	10,797	500	4.6	19,830	641	3.2
Hartford Fire	156,176	37,782	24.2	203,633	*−105,392*	.....
Home Ins.	32,667	*−5,566*	.....	48,838	12,861	26.3
Hudson Bay	1,023	424	41.5	7,044	2,299	32.6
Imperial Guar. & Accident	27	663	2,455.6	3,812	1,120	29.4
Ins. of North America	508,046	248,959	49.0	751,619	121.172	16.1
Ins. Corp. of Ireland	28,204	1,275	4.5	31,951	1,275	3.9
Liberty Mutual Fire	48,093	35,001	72.8	61,977	31,544	50.9
Liberty Mutual Ins.	39,234	3,981	10.2	44,262	*−1,636*	.....
Lloyds	1,325,562	7,479,828	564.3	1,575,743	8,146,455	517.0
Lumbermens Mutual Casualty	78,409	48,060	61.3	87,800	46,167	52.6
Maryland Casualty	.....	*−2,424*	.....	.....	3,723	.....
Norwich Union Fire	*−22*	*−2,785*	.....	*−22*	13,507	.....

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

FIDELITY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
La Paix General	.....	.....	.....	6,973	.....	.....
Pearl Assurance Co.	.....	*—100*	.....	.....	*—30,100*	.....
Perth Ins. Co.	784	.....	.....	784	.....	.....
Phoenix Assur. of Canada	76,782	*—7,865*	.....	139,754	2,472	1.8
Pilot	16,936	10,488	61.9	16,936	10,488	61.9
Pitts Ins.	2,141	12	0.6	2,141	12	0.6
Provident Assurance	.....	.....	.....	25,774	106,649	413.8
Prudential Assurance England	32,498	19,665	60.5	234,810	*—8,684*	.....
Quebec Assurance	.....	396	.....	25,663	2,936	11.5
Reliance Ins. Co.	75,449	15,123	20.0	76,334	15,187	19.9
Royal Insurance Canada	363	.....	.....	8,963	*—3,197*	.....
Royal Ins. Co. of Canada	935,227	631,393	67.5	1,898,117	1,680,545	88.5
Safeco	1,080	1,400	129.6	3,427	1,186	34.6
St. Paul Fire & Marine	37,170	22,559	60.7	56,672	9,485	16.7
Scottish & York	153,205	14,437	9.4	487,456	25,676	5.3
Seaboard Surety Co.	13,977	.....	.....	15,000	.....	.....
Sentry Ins. A Mutual Co.	36,018	21,700	60.3	36,018	21,623	60.0
Simcoe & Erie	2,690	10,500	390.3	50,191	2,727	5.4
Stanstead & Sherbrooke	5,968	.....	.....	15,216	.....	.....
State Farm Fire & Casualty	22	.....	.....	22	.....	.....
Sun Alliance Ins. Co.	77,401	13,912	17.9	147,928	19,620	13.3
Toronto General	.....	*—55*	.....	.....	*—2,449*	.....
Travelers Indemnity	317	*—29,477*	.....	5,965	*—161,323*	.....
Travelers Indemnity of Canada	6,265	24,093	384.6	168,734	74,360	44.1
United Provinces	512	.....	.....	12,462	*—19*	.....
United States Fidelity & Guar.	115,155	*—16,569*	.....	201,776	147,332	73.0
United States Fire	37,593	14,292	38.0	79,118	7,933	10.0
Utica Mutual	2,171	.....	.....	2,171	.....	.....
Waterloo Mutual	4,986	94	1.9	4,986	94	1.9
Wawanesa Mutual	2,380	.....	.....	13,841	.....	.....
Western Assurance	719,946	666,439	92.6	799,839	564,031	70.5
Western Surety Co.	992	.....	.....	10,217	993	9.7
Zurich Ins. Co.	58,081	5,778	9.9	99,462	3,828	3.9
Totals—1977	10,395,741	11,796,806	113.5	22,912,529	19,681,236	85.9
Totals—1976	7,859,456	4,202,975	53.5	17,296,108	11,067,053	64.0
Totals—1975	5,996,378	2,113,917	35.2	12,694,084	6,892,999	54.3
Totals—1974	5,905,617	699,205	11.8	13,814,867	2,348,076	17.0
Totals—1973	6,112,758	1,846,290	35.5	12,896,594	6,569,177	50.9

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

SURETY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	263,958	11,191	4.2	1,103,853	13,700	1.2
Aetna Casualty Co. of Can.	210,561	2,254	1.1	702,266	15,141	2.2
Aetna Insurance	.....	6,268	.....	.....	6,268	.....
Allstate Ins. Co of Canada	2,109	.....	.....	4,465	.....	.....
American Insurance	8,978	.....	.....	17,544	72,303	412.1
Argonaut	841	*−2,672*	.....	841	*−42,021*	.....
American Home Assurance Co.	6,383	.....	.....	8,503	.....	.....
Canada Accident & Fire	119,842	21,620	18.0	351,151	24,700	7.0
Canada Security	*−4*	.....	.....	*−4*	.....	.....
Canadian General	923,750	1,144,049	123.9	1,745,691	2,592,898	148.5
Canadian Indemnity	475,140	*−1,072*	.....	3,101,168	*−59,931*	.....
Canadian Mercantile	.....	.....	.....	931,761	129,294	13.9
Canadian Surety	862,190	21,829	2.5	3,792,284	521,221	13.7
Casualty Co. of Can.	29,755	*−3,856*	.....	36,119	*−4,456*	.....
Century Ins. Co. of Can.	.....	.....	.....	8,094	.....	.....
Chateau Ins. Co.	11,682	.....	.....	25,167	.....	.....
CNA Assurance Co.	74,206	.....	.....	114,998	.....	.....
Commerce General	.....	.....	.....	476,325	*−1,921*	.....
Commercial Union Assurance of Canada	8,640	7,897	91.4	192,558	131,090	68.1
Consolidated Fire & Casualty	52	.....	.....	52	.....	.....
Constitution Ins. Co Canada	63,654	8,000	12.6	85,721	8,000	9.3
Continental Ins.	543,966	263,975	48.5	840,338	265,775	31.6
Co-operative Fire Casualty Co.	9,742	1,200	12.3	159,125	5,964	3.8
Co-operators Ins. Assoc.	20,399	42,074	206.2	20,399	42,074	206.2
Dominion of Canada General	95,427	*−79,587*	.....	137,296	*−90,485*	.....
Dominion Ins. Corp.	363,783	4,835	13.3	630,300	2,362	0.4
Eagle Star	468	.....	.....	468	.....	.....
Eaton/Bay Ins. Co.	3,672	302	8.2	10,765	302	2.8
Economical Mutual	355,982	29,890	8.4	407,400	263,314	64.6
Elite Ins.	412,026	104,147	25.3	4,839,127	1,815,276	37.5
Employers Mutual Liability	.....	*−1,130*	.....	.....	*−1,130*	.....
Federal Fire	130	.....	.....	558	.....	.....
Federal Ins.	171,379	.....	.....	957,833	4,776,238	498.7
Federated Mutual Ins. Co.	16,111	1,155	7.2	57,470	3,417	5.9
Federation Ins. Co. of Canada	912	.....	.....	7,667	*−1,744*	.....
Fidelity Ins. of Canada	615,628	*−81,085*	.....	3,823,760	1,755,612	45.9
Fireman's Fund Ins. Co.	149,928	*−3,970*	.....	367,003	*−5,099*	.....
Fireman's Fund Ins. Co. of Can.	122,507	*−10,170*	.....	275,127	14,702	5.3
General Accident of Canada	506,169	18,593	3.7	733,054	55,768	7.6
General Ins. of America	2,312	4,015	173.7	16,022	994	6.2
General Security of Canada	9,901	.....	.....	2,290,160	342,428	14.9
Gerling Global General	3,918	.....	.....	4,357	.....	.....
Globe Indemnity of Canada	12,627	.....	.....	15,739	1,610	10.2
Gore Mutual	28,665	40,606	141.7	55,058	31,216	56.7
Grain Ins.	5,454	.....	.....	18,938	.....	.....
Great American Ins.	145,585	*−181,316*	.....	308,492	*−370,914*	.....
Guarantee Co. of N.A.	919,233	779,805	84.8	5,486,428	2,084,357	37.9
Guardian Ins. of Canada	394,896	128,042	32.4	1,566,371	182,106	11.6
Halifax Ins.	148,738	236,104	158.7	258,942	236,779	91.4
Hartford Fire	132,984	49,919	37.5	316,581	50,043	15.8
Herald Ins. Co.	75	.....	.....	75	.....	.....
Home Insurance	1,570	.....	.....	16,900	.....	.....
Highlands Insurance Co.	200	.....	.....	100,131	.....	.....
Hudson Bay	1,962	.....	.....	2,759	.....	.....
Imperial Guar. & Accident	961	.....	.....	4,370	2,741	62.7
Ins. of North America	75,934	*−9,556*	.....	130,662	119,066	91.1
Ins. Corp. of Ireland	30	.....	.....	622	.....	.....
London Canada	131,065	.....	.....	132,909	.....	.....
Lumbermens Mutual Casualty	.....	150	.....	.....	150	.....
Markel Ins. Co. of Can.	30	.....	.....	1,585	.....	.....
Maryland Casualty	7,989	.....	.....	8,431	*−8,868*	.....
Mortgage Ins. Co. of Canada	718,007	235,721	32.8	1,413,789	258,322	18.3
Motors Ins. Co.	2,188,693	529,654	24.2	4,624,450	916,001	19.8

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

SURETY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Norwich Union Fire	.....	.....	.....	*−25*	*−500*	.....
La Paix General	5,018	.....	.....	12,362	.....	.....
Pearl Assurance Co.	.....	*−21,457*	.....	.....	13,077	.....
Perth Ins. Co.	3,540	.....	.....	3,540	.....	.....
Phoenix Assur. of Canada	42,945	3,684	8.6	56,117	1,258,819	2,243.2
Pitts Insurance	108,779	1,144	1.1	220,862	1,144	0.5
Provident Assurance	.....	.....	.....	281,804	721,493	256.0
Prudential Assurance England	15,744	50,999	323.9	94,206	113,069	120.0
Quebec Assurance	*−14*	.....	.....	6,773	297,795	4,396.8
Reliance Ins. Co.	2,660	.....	.....	2,660	.....	.....
Royal General Canada	550	.....	.....	5,243	*−8,766*	.....
Royal Ins. Co. of Canada	321,904	78,012	24.2	666,274	161,488	24.2
Safeco	39,521	23,580	59.7	299,036	16,159	5.4
St. Paul Fire & Marine	16,204	291,478	1,798.8	83,081	284,875	342.9
Seaboard Surety Co.	224,288	.....	.....	495,268	52,553	10.6
Sentry Ins. A Mutual Co.	134	*−170*	.....	134	*−170*	.....
Simcoe & Erie	1,510,981	220,571	14.6	2,341,535	193,166	8.2
Sovereign General Ins. Co.	2,085	.....	.....	2,085	.....	.....
Stanstead & Sherbrooke	6.310	.....	.....	6,310	.....	.....
Sun Alliance Ins. Co.	105,831	7,331	6.9	193,422	8,233	4.3
Toronto General	.....	.....	.....	.....	*−479*	.....
Travelers Indemnity	48,849	*−5,624*	.....	241,057	*−49,391*	.....
Traders General Ins. Co.	.....	.....	.....	.....	*−4,799*	.....
Travelers Indemnity of Canada	1,395,212	143,188	10.3	3,508,025	150,210	4.3
United Provinces	.....	.....	.....	34,297	3,100	9.0
United States Fidelity & Guar.	2,075,229	236,864	11.4	3,160,868	1,673,790	53.0
United States Fire	7,406	276	3.7	11,316	1,578	13.9
Utica Mutual	20	.....	.....	20	.....	.....
Waterloo Mutual	9,602	*−1,858*	.....	9,602	*−1,858*	.....
Wawanesa Mutual	33,059	7,465	22.6	90,890	19,679	21.7
Western Assurance	193,623	12,612	6.5	246,999	24,458	9.9
Western Surety Co.	429,265	225,119	52.4	2,529,646	117,710	4.7
Totals—1977	17,979,665	4,592,095	25.5	57,343,425	21,201,096	37.0
Totals—1976	16,239,173	4,310,199	26.5	49,109,201	14,510,954	28.6
Totals—1975	14,222,203	4,446,320	31.2	43,718,807	13,506,761	30.8
Totals—1974	13,716,661	3,260,803	23.8	40,102,951	10,536,119	26.3
Totals—1973	11,882,665	3,106,642	26.1	32,157,161	7,181,088	22.3

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	6,786	.....	.....	9,004	.....	.....
Aetna Casualty & Surety	1,902,433	1,310,232	68.8	3,348,692	2,755,016	82.2
Aetna Casualty Co. of Can.	2,079,769	1,001,193	48.1	4,562,207	2,117,252	46.4
Aetna Ins.	147,773	1,015,552	687.2	151,983	1,274,196	838.3
Affiliated F M	173,571	408,190	235.1	516,334	587,488	113.7
Albion Ins.	3,891	7,053	181.2	3,667	19,232	524.4
Allstate Ins. Co. of Canada	1,928,398	462,347	23.9	3.286,868	1,852,625	56.3
American Home Assurance Co.	2,386,198	1,410,746	59.1	6,962,551	3,120,037	44.8
American Ins.	249,748	152,517	61.0	907,454	318,870	35.1
American Mutual Liability	141,534	63,563	44.9	185,299	86,538	46.1
American National Fire Ins.	.....	4,453	.....	.....	5,011	.....
American Reinsurance Co.	202,116	*−37,132*	.....	278,129	704,868	253.4
Anglo Canada	105,068	*−8,713*	.....	109,078	*−8,713*	.....
Argonaut	.....	*−13,918*	.....	1,552	*−79,491*	.....
Bay City General Ins. Co.	15,750	476	3.02	29,938	476	1.6
Boiler Inspection	928	.....	.....	928	.....	.....
British Aviation	166,127	101,547	61.1	373,603	177,913	47.6
Buffalo Ins. Co.	184,801	1,000	0.5	505,070	*−3,146*	.....
Calvert Fire	128,436	352,296	274.3	232,489	352,301	151.5
Canada Accident & Fire	270,748	153,635	56.7	1,116,161	828,261	74.2
Canada Security	*−232*	*−6,194*	.....	*−2,472*	*−8,908*	.....
Canadian Commerce	.....	.....	.....	1,675	2,958	176.6
Canadian General	1,655,341	1,222,440	73.8	3,795,966	6,852,579	180.5
Canadian Home Assurance	59,849	29,283	48.9	2,056,320	2,062,418	100.3
Canadian Indemnity	7,130,880	3,651,421	51.2	27,967,241	17,680,394	63.2
Canadian Mercantile	904	43,158	4,774.1	3,091,056	1,608,058	52.0
The Canadian Millers	45,126	5,130	11.4	45,126	5,130	11.4
Canadian Provincial	131,333	14,349	10.9	367,718	193,156	52.5
Canadian Surety	1,001,563	1,673,995	167.1	3,740,995	6,006,712	1,761.5
Canadian Universal Ins. Co.	32,460	3,501	10.8	151,349	116,325	76.9
Casualty Co. of Can.	584,599	609,861	104.3	859,692	816,909	95.0
Centennial Ins.	1,546	.....	.....	3,496	.....	.....
Central Mutual Ins. Co.	*−114*	*−26,869*	.....	*−20,050*	*−184*	.....
Century Ins. Co. of Canada	*−14,028*	58,079	.....	457,733	660,126	144.2
Chateau Ins. Co.	1,167,865	193,368	16.6	2,437,967	629,059	25.8
Chrysler Insurance Co.	252,067	14,505	5.8	295,170	16,985	5.7
CNA Assur. Co.	1,074,662	521,662	48.5	3,535,262	1,871,655	52.9
Commerce & Industry of Can.	274,528	73,244	26.7	605,882	368,668	60.8
Commerce General	610	*−1,245*	.....	2,845,908	1,754,541	61.7
Commercial Union Assur. of Can.	7,394,922	5,223,760	70.6	16,450,376	14,998,119	91.1
Consolidated Fire & Casualty	2,087	.....	.....	70,462	11,832	16.7
Constitution Ins. Co. Can.	454,740	211,228	46.4	690,305	298,063	43.2
Continental Ins.	1,383,051	578,450	41.8	10,011,617	11,693,844	11.6
Contingency Ins. Co. Ltd.	1,986	1,844	92.8	1,727	34,117	1,975.5
Co-operative Fire Casualty Co.	31,927	8,252	386,9	2,341,394	3,361,860	143.5
Co-operators Ins. Assoc.	3,009,444	2,137,919	71.0	3,009,444	2,139,919	71.0
Cornhill Ins. Co.	170,671	91,639	53.6	555,466	188,900	28.3
Coronation Ins.	77,175	3,250	4.2	339,332	44,436	13.1
Cumis Ins.	195,075	33,292	17.1	630,912	158,353	25.1
Dominion of Canada General	2,325,809	2,003,658	86.1	3,499,002	3,098,586	88.5
Dominion Ins. Corp.	1,376,652	1,966,828	142.9	2,307,905	1,213,331	52.6
Eagle Star	60,366	*−21,969*	.....	123,856	22,047	17.8
Eaton/Bay Ins. Co.	67,474	63,175	93.6	72,033	63,363	87.9
Ecclesiastical Ins. Office	174,990	259,771	148.4	372,125	607,181	163.1
Economical Mutual	2,953,228	1,869,786	63.3	3,823,388	2,133,861	55.8
Elite Ins.	2,807	745	26.5	626,605	128,302	20.4
Employers Mutual Liability	461,907	495,315	93.2	788,375	1,083,457	137.4
Employers Reinsurance	1,016,579	217,205	21.3	1,745,203	852,954	48.8
Federal Fire	132,983	110,967	83.4	237,303	107,869	45.4
Federal Ins.	1,196,967	1,508,578	126.0	2,906,786	4,226,597	145.4
Federated Mutual Ins. Co.	936,226	1,736,768	185.5	3,089,665	3,914,764	126.7
Federation Ins. Co. of Can.	324,878	132,844	40.8	1,220,518	579,083	48.9
Fidelity Ins. of Can.	737,741	587,468	79.6	1,626,470	803,018	49.4
Fire Ins. of Can.	*−20*	66,348	.....	*−149*	151,331	.....

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Firemans Fund Ins. Co.	1,029,477	423,512	41.1	2,607,491	1,782,252	68.3
English & American Ins. Co.	.....	.....	.....	.....	*−13*	.....
Florists Mutual	15,651	1,789	11.4	15,651	1,789	11.4
Foremost	4,490	15,456	344.2	5,423	28,158	519.2
General Accident of Canada	8,575,480	5,096,912	59.4	12,349,707	6,654,599	53.8
General Ins. of America	171,754	41,969	24.4	461,923	198,670	43.0
General Security of Canada	610,243	514,031	84.2	8,302,256	4,703,296	56.7
Gerling Global General	2,493,761	1,442,034	57.8	6,702,015	4,240,303	63.3
Gibraltar General Ins. Co.	1,383,424	562,280	40.6	2,196,788	893,805	40.7
Globe Indemnity of Can.	1,131,121	539,097	47.6	1,548,608	1,137,177	73.4
Gore Mutual	1,872,111	2,998,759	160.1	2,227,556	3,225,662	1,417.5
Grain Ins.	32,892	4,506	13.7	245,369	55,980	22.8
Great American Ins.	747,683	*−259,855*	.....	1,157,065	*−497,816*	.....
Great Eastern Ins.	63,428	156,988	247.5	245,950	264,771	107.6
Guarantee Co. of N.A.	1,036,973	1,199,100	115.6	1,467,177	1,992,440	135.8
Guardian Ins. of Can.	5,328,192	1,522,723	28.5	13,770,138	5,508,852	40.0
Halifax Ins.	933,858	526,706	56.4	2,433,314	2,924,902	120.2
Hanover	1,387	5,938	428.1	1,236	5,938	444.4
Hartford Fire	2,497,517	1,606,170	64.3	3,677,202	2,486,141	67.6
Herald Ins. Co.	*−124*	.....	.....	*−124*	.....	.....
Home Ins.	678,340	325,633	480.0	1,186,174	954,150	80.4
Highlands Ins. Co.	.....	.....	.....	*−4,619*	17,800	.....
Hudson Bay	67,415	119,692	177.5	107,414	128,079	119.2
Ideal Mutual	158,943	52,894	33.2	367,972	268,428	72.9
Imperial Guar. & Accident	11,751	2,138	18.1	199,705	29,509	14.7
Ins. of North America	751,639	2,529,357	336.5	875,784	2,964,054	338.4
Ins. Corp. of Ireland	2,153,787	1,099,162	51.0	2,420,062	1,132,309	46.8
Liberty Mutual Fire	48,784	11,910	24.4	251,667	*−9,195*	.....
Liberty Mutual Ins.	2,325,894	1,075,350	46.2	3,212,193	2,198,973	68.4
Lloyds	6,430,415	4,174,008	64.9	14,770,500	7,791,264	52.7
London and Midland	47,595	17,218	36.1	126,407	201,978	15.9
London Assurance	.....	30,892	.....	.....	275,254	.....
Lumbermens Mutual Casualty	78,409	1,423,671	1,815.7	87,800	1,924,820	2,192.2
Markel Ins. Co. of Can.	719,194	32,619	4.5	1,985,735	75,100	3.8
Maryland Casualty	*−333*	35,244	.....	*−4,866*	314,348	.....
Middlesex Ins. Co.	.....	.....	.....	1,776	5,643	317.7
Midland Ins. Co.	65,461	66	0.1	174,014	168	0.1
Missisquoi & Rouville	.....	.....	.....	428,000	356,428	83.2
Motors Ins. Co.	749,272	725,928	96.8	749,272	725,928	96.8
National Employers	4,192	256	6.1	30,235	11,062	36.6
New Hampshire Insurance Co.	647,910	4,721	.73	1,453,391	28,180	19.4
New India Assurance	1,033	.....	.....	1,141	.....	.....
Niagara Fire	65	13	20.0	79	41,293	52,269.6
Northumberland General Ins. Co.	752,961	85,644	11.3	3,005,948	345,955	11.5
North Waterloo Farmers Mut.	340,138	113,710	33.4	340,138	113,710	33.4
Norwich Union Fire	268	*−193,943*	.....	364	*−121,554*	.....
Ontario Mut. Gen. Ins. Co.	149,510	68,843	46.0	149,510	68,843	46.0
Orion Ins.	208,217	100,929	48.4	245,536	255,785	104.1
Otter-Dorchester Mutual Ins. Co.	187,516	76,838	40.9	187,516	76,838	40.9
Pacific Employers	210	.....	.....	210	69	32.8
La Paix General	218,522	169,188	77.4	1,547,865	1,342,715	86.7
Pearl Assur. Co.	*−5*	827,009	.....	*−5*	814,669	.....
The Personal Ins. Co. of Can.	41,261	48,000	116.3	174,702	111,959	64.0
Perth Ins. Co.	267,302	55,910	20.9	347,345	137,951	39.7
Phoenix Assur. of Canada	1,854,187	1,300,295	70.1	3,627,321	2,284,920	63.0
Pilot	295,538	350,554	118.6	295,538	350,554	118.6
Pitts Ins.	14,116	7,833	55.4	20,251	7,833	38.6
Portage La Prairie Mutual	46,337	4,651	10.0	439,606	178,872	40.6
Provident Assurance	31	39,543	127,558.1	4,874,826	7,559,354	155.1
Prudential Assur. England	1,465,743	1,007,771	68.8	7,627,355	5,389,805	70.7
QBE Ins. Co.	*−362*	1,644	.....	*−362*	3,970	.....
Quebec Assur.	50,608	30,952	61.2	2,185,428	967,178	44.2
Reliance Ins. Co.	1,057,110	715,831	67.7	1,613,571	1,409,356	87.3
Royal General Insurance	192	32	16.7	369,185	294,687	79.8

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Royal Ins. Co. of Can.	12,993,686	7,769,357	59.7	37,566,307	22,508,326	59.9
Safeco	373,983	186,450	49.8	1,590,113	613,960	38.6
St. Paul Fire & Marine	738,976	446,731	60.4	1,183,040	687,026	58.0
Scottish & York	1,835,611	971,590	52.9	4,525,289	1,650,794	36.5
Scottish Union & National	*−21*	*−11,791*	.....	*−52*	*−19,170*	.....
Seaboard Surety Co.	230,411	17,500	76.0	326,323	129,249	39.6
Security Insur. Co. of Hartford	35,429	6,045	17.0	102,799	12,333	12.0
Security Mutual Casualty	22,491	6,211	27.6	72,989	74,247	101.7
Sentry Ins. A Mutual Co.	326,437	9,296	28.5	326,556	9,300	28.5
Simcoe & Erie	6,036,229	3,033,262	50.2	16,145,609	8,342,565	51.7
Sovereign General Ins. Co.	105,731	40,862	38.6	385,807	223,896	58.0
Stanstead & Sherbrooke	88,328	48,132	54.4	490,189	365,422	74.5
State Farm Fire & Casualty	356,850	89,379	25.0	394,031	94,012	23.8
Sun Alliance Ins. Co.	1,363,437	1,590,011	116.6	2,972,345	2,068,734	69.6
Switzerland General	.....	*−1,459*	.....	109,080	40,844	37.4
Tokio Marine	125,642	21,343	17.0	129,199	27,276	21.1
Toronto General	*−7*	21,964	.....	*−7*	140,052	.....
Traders General Ins. Co.	11,416	1,583	13.9	13,524	6,110	45.2
Transport Indemnity	114,004	1,397	1.2	470,024	2,055	0.4
Transport Ins.	27,528	70,605	256.5	62,915	81,502	129.5
Transportation Fire & Casualty	62,225	21,983	35.3	62,225	21,983	35.3
Travelers Indemnity	410,160	1,047,567	255.4	1,228,315	1,091,867	88.8
Travelers Indemnity of Can.	477,760	1,144,031	239.4	4,653,203	6,488,732	139.4
Travelers Ins.	.....	*−27,697*	.....	.....	10,168	.....
Unigard Mutual	.....	*−1,478*	.....	187	*−177,914*	.....
United Canada Ins. Co.	39,065	.....	.....	144,116	35,407	24.5
United Provinces	7,034	*−239*	.....	1,550,468	1,189,924	76.7
United States Fidelity & Guar.	2,751,990	1,188,870	43.2	3,783,959	1,386,998	36.6
United States Fire	1,799,461	2,257,665	125.4	6,677,176	5,019,535	75.1
Unity Fire & General Ins.	22,203	7,288	32.8	77,299	3,904	50.5
Utica Mutual	16,574	*−8,464*	.....	19,815	*−6,396*	.....
Victoria Ins. Co. of Can.	402,991	156,172	38.7	1,496,773	703,108	46.9
Waterloo Mutual	585,050	403,263	68.9	585,050	403,263	68.9
Wawanesa Mutual	1,180,519	879,396	74.4	4,101,500	2,383,368	58.1
Western Assurance	6,039,593	5,114,767	84.6	8,043,955	6,261,534	77.8
Western General Mutual	767,528	392,742	51.1	767,528	392,742	51.1
Yasuda Fire and Marine	24,082	160	0.7	27,477	160	0.6
York Fire & Casualty Co.	65,378	36,286	55.5	65,378	36,286	55.5
Zurich Ins. Co.	3,374,158	2,052,370	60.8	6,473,470	3,825,691	59.1
Totals—1977	140,613,115	95,605,117	68.0	352,867,564	249,428,343	70.7
Totals—1976	109,810,063	98,280,276	89.5	272,749,622	180,471,399	66.2
Totals—1975	85,634,684	49,151,865	57.4	202,159,897	116,607,310	57.7
Totals—1974	65,478,013	36,272,870	55.4	163,332,371	99,783,116	61.1
Totals—1973	60,428,272	32,906,261	54.5	145,013,998	86,896,105	59.9

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (Cont'd)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	11,024	959	8.7
Amherst Island	618	.....	....
Ayr	15,988	*—712*	....
Bay of Quinte	38,506	8,335	21.6
Bertie & Clinton	58,300	35,430	60.8
Blanshard	7,396	4,248	57.4
Brant	14,971	1,625	10.9
Caradoc Delaware	4,946	115	2.3
Cayuga	18,506	1,540	8.3
Culross	3,851	2,644	68.7
Downie	6,886	2,492	36.2
Dufferin	33,330	6,195	18.6
Dumfries	13,719	5,104	37.2
Dunwich	14,840	6,093	41.1
East Williams	7,347	1,249	17.0
Ekfrid	7,225	9,159	126.8
Elma	16,567	7,409	44.7
Erie	22,081	51,074	231.3
Farmers' Mutual	143,789	29,503	20.5
Formosa	40,862	*—771*	....
Germania	6,914	9,199	133.0
Glengarry	46,962	3,346	7.1
Grenville	77,242	47,408	61.4
Grey & Bruce	15,835	4,988	31.5
Halwell	57,005	108,483	190.3
Hamilton Township	76,727	*—68,025*	....
Hay	32,660	7,070	21.6
Howard	33,266	802	2.4
Howick	42,779	*—15,994*	....
Kent & Essex	94,020	15,407	16.4
Lambton	46,901	22,374	47.7
Lanark	130,643	47,268	36.2
Lennox & Addington	35,428	5,575	15.7
Lobo	5,236	3,241	61.9
London Township	14,504	13,840	95.4
McGillivray	10,941	2,327	21.3
McKillop	6,641	900	13.6
Norfolk	20,831	4,670	22.4
North Blenheim	14,549	1,337	9.2
North Kent	27,436	7,024	25.6
Oxford	40,506	30,386	75.0
Peel	60,043	15,367	25.6
Peel & Maryborough	17,391	16,829	96.8
Prescott	24,853	8,738	35.2
South Easthope	33,764	66,953	198.3
Southwold	1,865	.....	....
Townsend	11,368	42,265	371.8
Usborne & Hibbert	26,359	3,155	12.0
Wabisa	17,448	1,049	6.0
West Wawanosh	23,154	21,595	93.3
Westminster	5,110	5,453	106.7
Yarmouth	4,883	885	18.1
Totals for 1977	1,544,016	605,606	39.2
Totals for 1976	958,024	607,332	63.4
Totals for 1975	687,135	522,141	76.1
Totals for 1974	474,613	340,537	71.8
Totals for 1973	331,968	169,274	51.1

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1976 ACCORDING TO CLASSES OF INSURANCE

LIABILITY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	140,613,115	95,605,117	68.0	352,867,564	249,428,343	70.7
Farmers' Mutuals	1,544,016	605,606	39.2	1,544,016	605,606	39.2
Totals for 1977	142,157,131	96,210,723	67.7	354,411,580	250,033,949	70.5
Totals for 1976	110,768,087	98,887,608	89.2	273,707,646	181,078,731	66.2
Totals for 1975	85,634,684	49,151,865	57.4	202,159,897	116,607,310	57.7
Totals for 1974	65,478,013	36,272,870	55.4	163,332,371	99,783,116	61.1
Totals for 1973	60,428,272	32,906,261	54.5	145,013,998	86,896,105	59.9

TABLE XV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

BOILER AND MACHINERY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	25,729	844	3.3	33,284	42,643	128.1
Affiliated F M	42,415	.....	.....	113,126	.....	.....
Allendale	4,639,518	2,640,160	56.9	9,335,711	5,422,433	58.3
American Home Assurance Co.	174,311	.....	.....	278,156	.....	.....
American Ins.	1,481	.....	.....	2,755	.....	.....
Anglo Canada	772	.....	.....	772	.....	.....
Arkwright-Boston Mfg. Mutual	954,754	602,323	63.1	4,080,383	1,552,122	38.0
Boiler Inspection	4,020,053	1,047,901	26.1	10,874,568	4,801,836	44.2
Canada Accident & Fire	39,651	20,940	52.8	135,301	64,000	47.3
Canada Security	.....	.....	.....	260	.....	.....
Canadian General	23,803	*−1,000*	.....	66,014	*−2,500*	.....
Canadian Home Assur.	.....	.....	.....	11,972	.....	.....
Canadian Indemnity	.....	.....	.....	*−344*	.....	.....
Canadian Mercantile	.....	.....	.....	109,379	1,651	1.5
The Canadian Millers	8,485	.....	.....	8,485	.....	.....
Canadian Surety	11,575	13,472	116.4	14,657	13,472	91.9
Century Ins. Co. of Can.	*−55*	.....	.....	4,183	*−850*	.....
Chateau Ins. Co.	9,140	.....	.....	10,335	.....	.....
Commerce General	.....	.....	.....	79,147	11,965	15.1
Commercial Union Assur. of Can.	1,135,524	398,623	35.1	4,192,618	1,256,996	29.9
Consolidated Fire & Casualty	.....	.....	.....	127	.....	.....
Continental Ins.	359,624	1,537,596	427.5	1,297,304	1,899,414	146.4
Dominion of Canada General	33,292	.....	.....	43,915	.....	.....
Dominion Ins. Corp.	148,884	31,499	21.1	209,275	41,252	19.7
Economical Mutual	69,739	6,953	9.9	90,156	6,953	7.7
Federal Fire	2,076	.....	.....	3,582	.....	.....
Federal Ins.	22,762	120	0.5	27,365	*−421*	.....
Firemans Fund Ins. Co.	13,286	8,542	64.3	19,829	8,688	43.8
Fireman's Fund Ins. Co. of Can.	22,394	1,003	4.5	27,927	1,039	3.7
General Accident of Can.	65,084	*−7,518*	.....	85,606	*−26,114*	.....
General Security of Can.	2,212	.....	.....	190,414	536	0.3
Gerling Global General	1,524,355	450,926	29.6	3,192,643	1,156,017	36.2
Gibraltar General Ins. Co.	7,232	.....	.....	7,232	.....	.....
Globe Indemnity of Can.	16,037	1,568	9.8	46,435	1,270	2.7
Gore Mutual	26,406	4,178	15.8	32,317	4,178	12.9
Great American Ins.	13,098	760	5.8	22,124	760	3.4
Guarantee Co. of N.A.	547,256	43,009	7.9	547,360	43,009	7.8
Guardian Ins. of Canada	103,434	495	0.5	235,724	21,668	9.2
Halifax Ins.	10,230	.....	.....	24,522	966	3.9
Hartford Fire	23,782	.....	.....	25,470	32,237	126.6
Home Insurance	16,318	24,409	149.6	57,226	24,222	42.3
Hudson Bay	5,816	.....	.....	24,072	.....	.....
Imperial Guar. & Accident	2,548	.....	.....	16,588	.....	.....
Insurance of North America	24,821	.....	.....	25,032	.....	.....
Insurance Corp. of Ireland	139	.....	.....	139	.....	.....
Lloyds	4,524	.....	.....	5,824	.....	.....
Markel Ins. Co. of Canada	265,800	.....	.....	265,800	.....	.....
London Assurance	.....	*−2,500*	.....	.....	*−2,500*	.....
Lumbermens Mutual Casualty	494,403	298,750	60.4	667,582	523,837	78.5
Maryland Casualty	*−4,933*	5,480	.....	*−7,395*	6,581	.....
Norwich Union Fire	*−33*	.....	.....	*−335*	.....	.....
La Paix General	.....	.....	.....	5,028	.....	.....
Philadelphia Manufacturers	275,865	54,057	19.6	517,293	56,385	10.9
Phoenix Assur. of Canada	48,007	.....	.....	85,147	.....	.....
Protection Mutual	3,077,550	788	0.03	5,415,182	341,566	6.3
Provident Assurance	.....	.....	.....	104,370	4,969	4.8
Prudential Assurance England	18,449	*−985*	.....	138,972	3,096	2.2
Quebec Assurance	216	3,201	1,481.9	186,887	239	0.1
Reliance Ins. Co.	9,711	.....	.....	12,454	.....	.....
Royal General Canada	.....	.....	.....	16,035	2,620	16.3
Royal Ins. Co. of Canada	2,677,449	715,101	26.7	8,714,454	3,624,607	41.6
St. Paul Fire & Marine	13,031	1,386	10.6	17,942	4,114	22.9
Stanstead & Sherbrooke	1,575	.....	.....	76,584	*−859*	.....
State Farm Fire & Casualty	31,209	6,952	22.3	37,658	6,952	18.5

TABLE XV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

BOILER AND MACHINERY (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Sun Alliance Ins. Co.	26,138	11,671	44.7	49,474	15,017	30.4
Tokio Marine	790	208	26.3	4,258	4,221	99.1
Travelers Indemnity	24,028	4,870	20.3	37,954	54,772	144.3
Travelers Indemnity of Canada	47,846	2,374	4.9	359,374	34,657	9.6
United Provinces	327	.....	.....	59,058	4,290	7.3
United States Fire	1,988	24,347	1,224.7	11,628	24,305	209.0
Western Assurance	626,768	59,136	9.4	819,640	62,806	7.7
Zurich Ins. Co.	96,211	40,903	42.5	172,134	62,876	36.5
Totals—1977	21,884,900	8,052,542	36.8	53,376,148	21,213,993	39.7
Totals—1976	14,332,846	5,227,306	36.5	41,625,048	21,564,264	51.8
Totals—1975	15,311,753	6,550,939	42.7	39,230,517	17,896,807	45.6
Totals—1974	10,641,713	7,608,728	71.5	29,462,762	22,776,424	77.3
Totals—1973	8,465,318	2,666,132	31.5	21,831,610	9,098,691	41.7

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abbey Life Ins. Co.	91,345	46,852	194.9	111,173	56,026	50.4
Aetna Insurance	.....	6,171	.....	.....	6,171	.....
Aetna Life	12,297,912	9,933,286	80.7	17,694,835	13,319,151	75.2
Alliance Mutual Life	147,806	384,778	260.3	10,253,060	7,448,915	72.6
Allstate Ins. Co.	11,895	6,765	56.8	37,764	18,750	49.6
Allstate Ins. Co. of Canada	824,480	326,139	39.5	2,240,918	585,986	26.1
Allstate Life of Canada	79,040	86,487	109.4	105,237	80,704	76.6
American Bankers Ins. Co. of Fla.	30,410	4,355	14.3	39,429	4,024	10.2
American Bankers Life Assur.	189,849	104,186	54.8	631,461	416,542	65.9
American Home Assurance Co.	1,578,175	809,730	51.3	3,590,925	2,414,588	67.2
American Mutual Liability	1,925	54,058	2,808.2	1,925	54,058	2,808.2
Artisans Life Ins. Co-op**	34,353	8,736	25.4	6,598,508	4,778,242	72.4
Assumption Mutual Life Ins. Co.	.....	.....	.....	222,865	163,976	.....
L'Assurance Vie Desjardins	85,416	65,943	77.2	18,922,073	17,828,851	94.2
Atlantic Mutual Life Assur. Co.	14,470	18,049	124.7	444,155	334,782	75.3
Bankers Life Des Moines	80,205	41,240	51.4	96,893	59,468	61.4
British Aviation	12,549	.....	.....	36,437	10,967	30.1
British Pacific Life	314,578	224,442	71.3	703,001	279,226	39.7
Canada Accident & Fire	20,178	1,043	51.7	135,648	47,016	34.6
Canada Life	16,040,821	13,059,232	79.6	34,476,172	28,766,617	83.4
Canada Security	.....	.....	.....	.....	4,247	.....
Canadian General Life	1,571,426	672,568	42.8	6,016,507	3,431,869	57.0
Canadian Indemnity	.....	.....	.....	196	.....	.....
Canadian Mercantile	.....	.....	.....	.....	707	.....
Canadian Premier Life	279,959	232,006	82.8	929,077	700,645	75.4
Canadian Universal Ins. Co.	.....	.....	.....	43,466	.....	.....
Capitol Life	70,722	362,714	512.8	118,185	678,749	574.3
Casualty Co. of Canada	1,055	*—146*	.....	1,210	*—146*	.....
CNA Assurance Co.	12,434,734	8,445,208	67.9	33,722,994	23,024,440	68.2
Combined Ins. of America	5,928,800	1,924,529	32.5	35,338,649	14,406,123	40.8
Commerce General	.....	.....	.....	527	*—1,006*	.....
Commercial Travelers Mutual Ins.	236,610	168,567	71.2	563,406	454,217	80.6
Commercial Union Assur. of Can.	3,651,346	3,029,224	82.9	5,371,818	3,616,003	67.3
Commercial Union Assur. London	33,585	47,820	142.4	72,519	*—9,486*	.....
Confederation Life	61,581,799	54,404,825	88.3	109,173,203	95,718,441	87.7
Connecticut General Life	1,451,753	1,097,762	75.6	1,796,111	1,408,378	78.4
Constellation Life Assurance	7,262,587	4,301,456	59.2	15,044,529	8,457,443	56.2
Constitution Ins. Co. Canada	28,645	38,627	134.8	38,641	37,408	96.8
Continental Assurance Co.	263,705	146,061	55.4	288,051	209,670	72.8
Continental Insurance	1,074,773	1,291,129	120.1	1,975,375	1,828,863	92.5
Co-operative Fire Casualty Co.	231,814	181,218	78.1	5,547,804	4,592,177	82.7
Co-operators Ins. Assoc.	1,631,177	799,601	49.0	1,631,177	799,601	49.0
Coronation Insurance	121,241	29,129	24.0	147,537	28,897	19.6
Credit Life	*—14*	*—1,228*	.....	18,250	*—2,810*	.....
Crown Life	15,803,991	10,622,065	67.2	59,949,015	48,743,055	81.3
Cumis Insurance	184	1,062	577.1	364	200	54.9
Cumis Life Ins. Co.	1,683,400	748,278	44.4	3,580,993	1,111,576	31.0
Cuna Mutual	*—49,177*	669,389	.....	*—52,563*	1,450,038	.....
Dominion of Canada General	277,200	329,329	118.8	543,926	438,297	80.5
Dominion Ins. Corp.	321,735	66,840	20.7	1,325,649	362,157	27.3
Dominion Life	7,944,848	7,107,152	89.4	11,996,512	10,599,329	88.3
Eaton/Bay Ins. Co.	19,269	25,225	130.9	52,263	51,433	98.4
Eaton/Bay Life Assur. Co.	2,062,452	1,995,107	96.7	4,417,319	3,856,501	87.3
Economical Mutual	100,725	31,912	31.6	242,346	75,656	31.2
L'Economie Mutuelle D'Assur.	57	.....	.....	3,435,270	2,154,939	62.7
Emmco Insurance	30,988	28,868	93.1	58,135	44,987	77.3
Empire Life Ins. Co.	559,430	368,497	65.9	1,920,547	1,116,731	58.1
Employers Mutual Liability	26,833	63,716	237.4	26,950	63,716	236.4
Equitable Life Assur. U.S.	2,303,180	1,658,258	72.0	6,626,099	5,595,047	84.4
Equitable Life Ins. Canada	2,393,695	1,968,508	82.2	3,296,988	2,742,229	83.1
Excelsior Life	25,226,406	22,723,798	90.0	46,149,733	42,498,910	92.0
Federal Insurance	88,308	97,898	110.8	91,129	86,898	95.3
Federal Life & Casualty	1,164,921	1,213,599	104.1	3,513,457	4,748,821	135.1
Federated Life Ins. Co.	7,901	30,174	381.9	129,914	42,403	32.6

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Federated Mutual Ins. Co.	3,082	141	4.6	13,170	141	1.1
Fidelity Ins. of Canada	94	390	414.9	316	458	144.9
Financial Life	150,592	241,441	160.3	885,964	854,060	96.4
Fireman's Fund Ins. Co.	86,567	30,708	35.4	104,108	44,681	42.9
Fireman's Fund of Canada	.....	.....	.....	100	*−38*	.....
Ford Life	353,698	224,398	63.4	2,048,571	1,746,787	85.3
Foresters Indemnity Co.	619	842	136.0	1,347	842	62.5
Franklin Life	40,458	27,272	67.4	44,451	29,631	66.6
Gamble Alden Life	47,859	30,136	62.9	162,936	225,840	138.6
General Accident of Canada	184,453	*−7,100*	.....	184,495	*−8,575*	.....
General American Life	33,424	55,556	166.2	33,813	56,199	166.2
Gerling Global Life	3,634	.....	.....	4,684	.....	.....
Globe Indemnity of Canada	1,507	1,251	83.0	6,023	1,273	21.1
Globe Life Ins. Co.	1,072	17	15.9	3,556	17	0.5
Great Eastern Insurance	902	23,915	2,651.3	902	23,915	2,651.3
Great West Life	46,460,412	43,493,162	93.6	127,011,374	109,043,773	85.8
Guarantee Co. of N.A.	100,791	105	0.1	100,791	105	0.1
Guardian Ins. of Canada	208,658	35,397	16.9	572,259	265,935	46.4
Halifax Insurance	1,423	2,944	206.8	3,252	3,587	110.3
Hartford Fire	13,516	99,892	739.1	29,171	107,462	368.4
Hartford Life	16,294	5,969	36.6	46,289	22,982	49.7
Heritage Life Assurance	42,907	40,408	94.2	42,935	40,408	94.1
Home Insurance	1,012	.....	.....	14,806	*−165*	.....
Hudson Bay	1,293	168	12.9	5,639	39	.7
Imperial Guar. & Accident	2,094	.....	.....	4,594	769	16.7
Imperial Life	8,240,176	6,527,612	79.2	15,791,763	10,461,607	66.3
Independence Life and Accident	375	.....	.....	375	.....	.....
Industrial Life	2,755,018	2,092,556	76.0	17,671,598	12,851,892	72.7
Insurance of North America	816,503	1,232,007	150.9	1,346,587	1,717,546	127.6
John Hancock Mutual Life	5,022,033	4,225,018	84.1	6,179,841	5,132,830	83.1
Laurentian Mutual Assur. Co.	7,325	1,061	14.5	7,648,660	5,510,737	72.0
Laurier Life	1,306,509	1,036,293	.....	1,614,318	1,271,071	.....
Liberty Mutual Insurance	88,429	33,188	37.5	157,919	94,817	60.0
Life Ins. Co. of N.A.	2,279,062	1,713,616	75.2	4,266,510	3,288,614	77.1
Lloyds	2,636,690	46,714	1.8	8,524,923	2,859,367	33.5
London and Midland	1,905,469	1,390,440	72.9	4,898,409	4,171,768	85.2
London Assurance	1,125	*−310*	.....	1,514	*−310*	.....
London Life	42,843,719	41,308,451	96.4	70,471,776	66,687,830	94.6
Loyal Protective Life	1,509,959	437,856	29.0	2,584,668	896,421	34.7
Lumbermens Mutual Casualty	122,204	175,701	143.8	177,378	189,913	107.1
Maccabees Mutual Life	1,146,198	609,422	53.2	1,227,119	631,646	51.5
Manufacturers Life	512,453	310,197	60.5	1,331,331	701,129	52.7
Maritime Life Assur. Co.	5,096,328	4,239,158	83.2	9,390,716	7,895,457	84.1
Markel Ins. Co. of Canada	341,898	142,456	41.7	802,928	334,550	41.7
Massachusetts Indemnity & Life	18,200	27	0.2	19,776	27	0.1
Massachusetts Mutual Life	18,331	75,599	412.4	69,384	197,246	284.3
Ministers Life & Casualty	19,512	8,508	43.6	43,955	17,655	40.2
Montreal Life	78,714	44,519	56.6	216,929	114,421	52.8
Mony Life Ins. Co. of Canada	77,975	41,507	53.2	276,264	148,110	53.6
Mutual Life of Canada	34,279,922	34,938,973	101.9	61,587,563	60,227,179	97.8
Mutual Life of New York	161,860	127,159	78.6	418,986	219,172	52.3
Mutual of Omaha	14,862,420	14,007,659	94.3	34,697,994	32,362,587	93.3
National Fidelity Life	286,570	238,326	83.2	848,963	66,909	7.9
National Life	9,506,324	8,811,639	92.7	17,101,648	15,396,381	90.0
New England Mutual Life	167,552	456,462	272.4	168,927	450,519	266.7
New York Life	3,250,465	4,239,976	130.4	7,993,982	7,896,268	98.8
North American Co. for Prop. & Casualty	18,237	.....	.....	38,046	.....	.....
North American Life	2,486,451	1,550,317	62.3	5,135,882	3,626,180	70.6
North American Life & Casualty	118,121	*−14,821*	.....	581,901	290,467	49.9
North West Life Assur. Co. of Can.	166,847	164,416	98.5	416,843	379,695	91.1
Northern Life	1,347,068	999,917	74.2	2,288,916	1,718,415	75.1
Norwich Union Fire	350	6,500	1,857.1	355	13,051	3,676.3
Occidental Life of California	2,041,356	1,404,028	68.8	7,351,510	5,456,767	74.2

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Old Republic Life	818,527	370,053	45.2	1,934,572	668,674	34.6
Ontario Motorist Ins. Co.	196,224	84,209	42.9	196,224	84,209	42.9
Paul Revere Life*	4,468,619	1,355,229	30.3	10,102,361	2,971,886	29.4
Pennsylvania Life	1,484,017	441,266	29.7	9,108,301	3,396,217	37.3
Phoenix Assur. of Canada	21,351	12,123	56.8	36,970	25,357	68.6
Phoenix Mutual Life Ins. Co.	18,566	1,061	5.7	18,566	1,061	5.7
Pitts Insurance	13,255	8,846	66.7	19,933	6,520	32.7
Pitts Life Ins. Co.	1,512,802	1,176,363	77.8	2,289,400	1,864,203	81.4
Les Prevoyants du Canada	33,935	.....	.....	4,301,103	3,085,010	71.7
Provident Assurance	.....	.....	.....	818	3,979	486.4
Provident Life & Accident	730,924	779,266	106.6	1,014,474	892,379	87.9
Prudential Assurance England	1,186,288	526,179	44.3	3,519,823	2,086,746	59.3
Prudential Ins. America	31,247,531	28,289,920	90.5	61,218,737	53,889,227	88.0
Quebec Assurance	6,616	8,501	128.5	152,375	39,083	25.7
Reliable Life Ins. Co.	1,610,428	991,796	61.6	2,794,153	1,426,141	51.0
Royal General Canada	187,881	113,633	60.5	268,690	115,855	43.1
Royal Ins. Co. of Canada	485,849	341,565	70.3	2,367,998	1,712,925	72.3
St. Paul Fire & Marine	50,235	421	0.8	75,086	750	1.0
La Sauvegarde Life	261,229	270,642	103.6	8,345,298	10,118,844	121.3
Seaboard Life Ins. Co.	957,950	559,368	.....	8,858,183	4,337,785	.....
Security Mutual Casualty	63,737	41,559	65.2	172,011	86,425	50.2
Stanstead & Sherbrooke	986	546	55.4	21,472	10,365	48.3
State Farm Fire & Casualty	2,451	.....	.....	2,997	.....	.....
State Mutual Life	184,062	121,636	66.1	237,777	164,549	69.2
Sun Alliance Ins. Co.	200,974	128,407	63.9	405,130	175,272	43.3
Sun Life Assurance of Canada	23,558,715	21,260,918	90.3	58,302,869	56,144,176	96.3
Teachers Insurance and Annuity	.....	.....	.....	329,045	320,152	97.3
Travelers Insurance	5,711,714	5,167,996	90.5	9,594,991	7,541,747	78.6
Travelers Life Ins. Co. Canada	21,479,756	16,600,047	77.3	34,784,264	25,127,716	72.2
Underwriters National Assoc. Co.	81,887	120,174	146.8	257,586	98,432	38.2
Unigard Mutual	.....	.....	.....	.....	318	.....
Union Mutual Life	364,122	791,681	217.4	1,235,996	1,233,926	99.8
United American	13,665	11,783	86.2	31,780	125,505	394.9
United Benefit Life	7,887	2,938	37.3	7,472	2,938	39.3
United States Fidelity & Guar.	358	.....	.....	2,620	2,567	98.0
Washington National	6,733	5,978	88.8	6,733	5,978	88.8
Western Assurance	208,932	169,109	80.9	245,219	172,990	70.6
Western Life	73,645	36,515	49.6	94,560	37,684	39.9
Zurich Ins. Co.	828	160,004	19,324.2	7,841	24,672	314.7
Zurich Life Ins. Co. of Canada	4,689,219	3,373,581	71.9	15,945,344	12,141,747	76.2
Totals—1977	484,913,477	412,354,709	85.0	1,121,170,133	917,091,836	81.8
Totals—1976	443,362,218	355,609,192	80.2	1,004,477,431	763,215,814	76.0
Totals—1975	334,214,981	252,448,559	75.5	750,388,304	549,739,565	73.3
Totals—1974	315,475,082	242,357,968	76.8	720,724,250	537,906,705	74.6
Totals—1973	261,207,948	196,074,260	75.1	590,073,231	442,972,942	75.1

TABLE XVII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

AIRCRAFT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	259,074	62,845	24.2	485,725	11,972	24.6
American Home Assurance Co.	*−13,863*	302,096	.....	81,707	221,744	271.4
Aviation General	132,262	75,955	57.4	839,361	99,668	11.9
British Aviation	1,050,216	932,325	88.7	3,380,307	2,289,835	67.7
Buffalo Ins. Co.	.....	.....	.....	6,633	.....	.....
Canadian Indemnity	*−226*	.....	.....	*−701*	10,888	.....
Chateau Ins. Co.	*−1,940*	*−1,551*	.....	867,824	469,691	54.1
Commercial Union Assur. London	66,908	7,653	11.4	399,613	*−76,435*	.....
Commonwealth Insurance Co.	39,229	157,469	401.4	1,032,447	939,656	91.0
Constitution Ins. Co. Canada	7,288	.....	.....	12,435	17,473	140.5
Continental Insurance	199,375	52,917	26.5	1,329,752	797,707	59.9
Coronation Insurance	573,946	620,783	108.2	2,000,023	2,636,041	131.8
Eagle Star	553,706	646,165	116.7	2,306,879	2,350,441	101.9
English & American Ins. Co.	17,029	151	0.9	111,617	9,835	8.8
Gore Mutual	.....	.....	.....	.....	26	.....
Great Eastern Insurance	.....	98,341	.....	1,961,440	37,269	19.0
Guardian Ins. of Canada	3,724	23,786	63.8	28,998	23,786	82.0
Hartford Fire	3,664	.....	.....	1,626,221	1,155,941	71.0
Home Insurance	.....	2,711	.....	5,234	10,726	204.9
Insurance of North America	515,944	2,944,670	57.0	1,418,120	3,450,348	243.3
Insurance Corp. of Ireland	12,905	2,448	18.9	231,724	44,947	19.3
Liberty Mutual Insurance	.....	.....	.....	5,100	.....	.....
Lloyds	634,858	217,163	34.2	11,124,461	5,519,102	49.6
Middlesex Ins. Co.	*−25,626*	17,070	.....	28,953	342,007	1,181.2
Orion Insurance	1,190,716	1,056,211	88.7	5,447,104	4,423,982	81.2
Phoenix Assur. of London	183,246	48,180	26.3	1,326,962	802,395	60.5
Prudential Assurance England	9,670	3,336	34.5	84,324	106,034	125.8
Royal Ins. Co. of Canada	.....	.....	.....	*−265*	*−15,509*	.....
St. Paul Fire & Marine	24,157	29,829	123.4	207,036	29,655	14.3
Simcoe & Erie	925,255	667,283	72.1	7,411,144	7,337,894	99.0
Travelers Indemnity	1,233,966	693,130	56.1	4,466,126	2,555,890	57.2
United States Fidelity & Guar.	118,631	33,546	28.3	188,734	130,076	68.9
Victoria Ins. Co. of Can.	163,936	127,470	77.7	355,764	179,612	50.5
Western Assurance	*−4,362*	*−1,019,980*	.....	*−7,161*	*−1,104,619*	.....
Totals—1977	7,924,940	7,802,002	98.4	48,763,641	34,808,078	71.4
Totals—1976	8,215,081	8,891,612	108.2	44,660,312	41,554,108	93.0
Totals—1975	9,219,303	4,513,930	49.0	76,718,288	47,832,614	62.3
Totals—1974	5,414,852	9,644,847	178.1	33,291,178	32,509,811	97.7
Totals—1973	4,938,163	3,391,905	68.7	29,461,506	27,467,840	93.2

TABLE XVIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

CREDIT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
American Credit	519,299	29,299	5.6	1,251,283	602,472	48 2
Continental Ins.	.....	.....	.....	.....	*—35*	.....
Dominion Ins. Corp.	32	1,974	6,168.7	32	1,253	3,915.6
Royal General Canada	23,275	11,399	49.0	129,581	28,292	21.8
Totals—1977	542,606	42,672	7.9	1,380,896	631,982	45.8
Totals—1976	2,276,668	934,398	41.0	9,438,373	5,152,640	54.6
Totals—1975	716,686	208,078	29.0	6,561,354	3,408,272	51.9
Totals—1974	586,169	164,000	28.0	1,499,489	449,063	29.9
Totals—1973	397,511	156,071	39.3	1,221,265	344,096	28.2

TABLE XIX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

TITLE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Chicago Title	600	.....	.....	7,466	4,831	64.7
Lawyers Title Ins. Corp.	57,130	.....	.....	87,786	.....	.....
Totals—1977	57,730	.....	.....	95,252	4,831	5.1
Totals—1976	16,582	.....	.....	151,668	21,500	14.2
Totals—1975	25,060	.....	.....	215,400	.....	.....
Totals—1974	84,480	*—1,219*	.....	188,799	*—6,942*	.....
Totals—1973	83,284	246	0.3	141,945	246	0.2

TABLE XX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

MORTGAGE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Insmore Mtg. Ins. Co.	1,753,923	365,257	20.8	4,775,939	992,958	20.8
Mortgage Ins. Co. of Can.	8,165,001	2,609,404	31.9	30,612,774	8,414,344	27.5
Sovereign Mortgage Ins. Co.	2,306,979	377,757	16.4	5,312,885	1,602,464	30.2
Totals—1977	12,225,903	3,352,418	27.4	40,701,598	11,009,766	27.0
Totals—1976	9,008,052	765,182	8.5	28,580,792	3,884,706	13.6
Totals—1975	9,247,950	134,536	1.4	26,844,979	2,037,762	7.5
Totals—1974	9,996,634	24,745	0.2	26,587,079	282,779	1.1
Totals—1973	9,568,961	20,208	0.2	23,080,921	65,448	0.3

TABLE XXI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

MARINE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	11,141	3,260	29.3	1,751	285	16.3
Aetna Casualty Co. of Canada	24,493	12,291	50.2	84,138	46,607	55.4
Aetna Ins.	.....	*−125,479*	.....	108	*−133,197*	.....
Affiliated F M	27,849	*−422*	.....	157,432	*−33,645*	.....
American Home Assurance Co.	423,640	259,765	61.3	1,914,436	642,764	33.6
American National Fire Ins.	11,625	*−52,472*	.....	13,320	*−69,558*	.....
Baloise Ins.	40,939	11,197	27.4	343,973	141,825	41.2
Buffalo Ins. Co.	.....	*−1,674*	.....	*−4,825*	1,102	.....
Canadian Indemnity	11,371	13,035	114.6	119,693	51,726	43.2
Canadian Universal Ins. Co.	.....	.....	.....	731	986	134.9
Centennial Ins.	*−422*	4,912	.....	*−434*	*−4,737*	.....
Century Ins. Co. of Canada	155,277	116,154	74.8	2,044,186	1,465,332	71.7
Chateau Ins. Co.	*−3,122*	14,310	.....	*−5,614*	19,874	.....
Commercial Union Assur. of Can.	520,684	473,768	90.9	1,466,505	1,018,769	69.5
Commonwealth Ins. Co.	1,225,281	1,059,084	86.4	4,000,141	5,478,180	136.9
Continental Ins.	2,803,282	1,638,050	58.4	5,059,524	3,326,937	65.7
Co-operative Fire Casualty Co.	.....	.....	.....	.....	535	.....
Dominion Ins. Corp.	926,779	333,756	36.0	1,121,444	394,210	35.1
The Drake Ins. Co.	295,376	210,170	71.2	426,053	299,554	70.3
Eagle Star Ins. Co.	27,683	5,637	20.4	178,820	27,665	15.5
Eaton/Bay Ins. Co.	143,244	111,954	78.2	143,601	111,286	77.5
English & American Ins. Co.	46,698	28,496	61.0	196,970	26,804	13.6
Federal Ins.	233,372	189,151	81.1	963,119	476,729	49.5
Federation Ins. Co. of Can.	32,885	39,422	119.9	507,027	248,265	48.9
Firemans Fund Ins. Co.	1,020,852	1,191,008	116.7	3,838,401	4,521,331	117.8
Fireman's Fund Ins. Co. of Can.	.....	*−382,124*	.....	.....	*−1,704,204*	.....
Foremost	*−1,113*	7,294	.....	*−1,824*	*−53,585*	.....

TABLE XXI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1977, ACCORDING TO CLASSES OF INSURANCE

MARINE (Concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
General Security of Can.	*−31,717*	98,955	.....	*−198,721*	69,942	.....
Globe Indemnity of Canada	14,552	121	0.8	38,788	277	0.7
Gore Mutual	.....	65,575	.....	3,456	175,366	5,074.3
Great American Ins.	40,980	31,510	76.9	51,680	34,039	65.9
Guardian Insurance of Can.	428,134	342,898	80.1	1,737,651	733,664	42.2
Halifax Ins.	113,796	57,277	50.3	248,589	186,385	74.9
Hanover	.....	.....	.....	.....	370,636	.....
Hartford Fire	726,662	624,256	85.9	1,265,696	1,038,874	82.1
Herald Ins. Co.	722	.....	.....	722	.....	.....
Home Ins.	429,310	773,880	180.3	560,173	807,027	144.1
Hudson Bay	6,184	4,797	77.6	8,323	5,775	69.4
Ideal Mutual	.....	.....	.....	.....	207	.....
Imperial Guar. & Accident	190	.....	.....	368	4,000	1,086.9
Insurance of North America	1,926,298	1,167,944	60.6	7,916,706	6,103,129	77.1
Insurance Corp. of Ireland	186	752	404.3	186	752	404.3
Lombard Ins.	.....	25,048	.....	43,434	223,937	515.6
London Assurance	232,931	.....	.....	977,418	116,075	11.9
Lumbermens Mutual Casualty	112,267	293,332	261.3	667,647	702,977	105.3
Maritime Ins.	914,861	342,074	37.4	1,633,761	578,821	35.4
Maryland Casualty	.....	*−3,595*	.....	.....	8,401	.....
New Zealand Ins.	282,648	148,110	52.4	445,545	225,663	50.7
Niagara Fire	.....	*−17,516*	.....	.....	*−14,239*	.....
North American Co. for Prop & Casualty	.....	*−13,884*	.....	*−275*	*−8,690*	.....
Northumberland General Ins. Co.	208,143	494,518	237.6	272,148	748,980	275.2
Norwich Union Fire	219,424	156,344	71.3	436,987	318,591	72.9
Pearl Assurance Co.	9,472	5,346	56.4	10,015	23,687	42.3
Phoenix Assur. of London	613,796	526,713	85.8	1,354,726	1,273,526	94.0
Prudential Assurance England	9,284	2,590	27.9	208,337	102,312	49.1
QBE Insurance Co.	.....	.....	.....	.....	*−337*	.....
Quebec Assurance	4,333	2,030	46.9	13,170	3,119	23.7
Reliance Ins. Co.	458,388	204,613	44.6	642,305	417,884	65.1
Royal Exchange	.....	7,424	.....	12,949	10,611	81.9
Royal General Canada	*−30*	.....	.....	1,688	1,128	66.8
Royal Insurance Co. of Canada	921,006	994,345	107.9	2,076,817	1,583,940	76.3
St. Paul Fire & Marine	258,813	260,979	100.8	838,898	649,848	77.5
Simcoe & Erie	200,632	*−63,091*	.....	1,545,227	2,072,210	134.1
Switzerland General	306,399	148,600	48.5	1,218,629	663,284	54.4
Tokio Marine	22,120	13,845	62.6	162,096	82,353	50.8
Travelers Indemnity	.....	97,800	.....	123,517	177,772	143.9
Travelers Indemnity of Can.	168,709	131,726	78.1	505,765	442,637	87.5
Unigard Mutual	.....	.....	.....	.....	2,095	.....
Union Marine & General	.....	19,413	.....	.....	20,540	.....
United States Fire	662,553	886,294	133.8	1,876,581	1,748,321	93.2
Victoria Ins. Co. of Can.	.....	.....	.....	*−4,164*	.....	.....
Wawanesa Mutual	.....	.....	.....	.....	15,198	.....
Western Assurance	557,325	201,951	36.2	736,992	325,860	44.2
York Fire & Casualty Co.	141,115	77,974	55.2	141,115	77,974	55.2
Totals—1977	18,000,734	13,271,491	73.7	50,541,063	38,426,451	76.0
Totals—1976	15,946,607	8,423,915	52.8	47,689,709	28,309,578	59.4
Totals—1975	15,592,179	14,752,722	94.6	44,083,490	36,040,265	81.7
Totals—1974	13,189,756	11,758,127	89.1	39,607,459	26,416,838	66.7
Totals—1973	11,806,793	5,438,011	46.1	33,474,783	17,706,500	52.9

TABLE XXII. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31, 1977 AND 1976

Class of Insurance	ONTARIO 1976			CANADA 1976			ONTARIO 1977			CANADA 1977		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%	$	$	%	$	$	%
Property	562,543,351	307,630,036	54.6	1,795,742,674	836,640,813	46.6	670,706,664	329,699,077	49.2	2,125,126,760	855,205,885	40.2
Hail	2,299,693	1,785,316	77.6	12,783,703	9,516,157	74.4	2,940,395	1,982,134	67.4	10,040,281	5,935,243	59.1
Automobile	962,384,832	656,207,298	68.2	2,023,665,377	1,306,530,168	64.6	1,094,433,714	752,641,483	67.8	2,247,852,878	1,493,946,020	66.4
Fidelity	7,859,456	4,202,975	53.5	17,296,108	11,067,053	64.0	10,395,741	11,796,806	113.5	22,912,529	19,681,236	85.9
Surety	16,239,173	4,310,199	26.5	49,109,201	14,510,954	28.6	17,979,665	4,592,095	25.5	57,343,425	21,201,096	37.0
Liability	110,768,087	98,887,608	89.2	273,707,646	181,078,731	66.2	142,157,131	96,210,723	67.7	354,411,580	250,033,949	70.5
Boiler & Machinery	14,332,846	5,227,306	36.5	41,625,048	21,564,264	51.8	21,884,900	8,052,542	36.8	53,376,148	21,213,993	39.7
Accident & Sickness	443,362,218	355,609,192	80.2	1,004,477,431	763,215,814	76.0	484,913,477	412,354,709	85.0	1,121,170,133	917,091,836	81.8
Aircraft	8,215,081	8,891,612	108.2	44,660,312	41,554,108	93.0	7,924,940	7,802,002	98.4	48,763,641	34,808,078	71.4
Credit	2,276,668	934,398	41.0	9,438,373	5,152,640	54.6	542,606	42,672	7.9	1,380,896	631,982	45.8
Title	16,582	.....	....	151,668	21,500	14.2	57,730	.....	....	95,252	4,831	5.1
Mortgage	9,008,052	765,182	8.5	28,580,792	3,884,706	13.6	12,225,903	3,352,418	27.4	40,701,598	11,009,766	27.0
Marine	15,946,607	8,423,915	52.8	47,689,709	28,309,578	59.4	18,000,734	13,271,491	73.7	50,541,063	38,426,451	76.0
Totals	2,155,252,646	1,425,875,037	66.2	5,348,928,042	3,223,046,486	60.3	2,482,022,272	1,639,521,214	66.1	6,116,045,469	3,659,250,573	59.8

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1977

A. All Classes of Other Than Life Insurance Except Property, Automobile, and Marine

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	2,095,428	*−64,772*	2,160,200	632,518	*−222,210*	854,728	1
2	The Bee Fire Hail Accident and General Insurance Company	1,281,576	1,127,780	153,796	6,004,981	*−146,780*	6,151,761	2
3	Business Men's Assurance Company of America	1,141	479	662	.....	.....	.....	3
4	Canadian Reassurance Company	3,699,633	1,088,262	2,611,371	4,258,839	655,587	3,603,252	4
5	Canadian Reinsurance Company	25,158,922	13,370,680	11,788,242	28,255,767	17,115,725	11,140,042	5
6	Farm Mutual Reinsurance Plan Inc.	2,398,456	344,233	2,054,223	1,072,172	35,357	1,036,815	6
7	General Reassurance Corporation	14,106	.....	14,106	.....	.....	.....	7
8	Gerling Global Reinsurance Company	12,883,885	6,934,853	5,949,032	10,099,087	4,958,913	5,140,174	8
9	Great Lakes Reinsurance Company	352,122	186,139	165,983	210,792	89,540	121,252	9
10	Hartford Steam Boiler Inspection and Insurance Company	1,349,708	148,770	1,200,938	1,488,581	720,000	768,581	10
11	Kanata Reinsurance Company	19,260	9,689	9,571	10,996	10,054	942	11
12	Mercantile and General Reinsurance Company of Canada	4,545,071	3,064,647	1,480,424	2,708,079	1,503,877	1,204,202	12
13	Mercantile and General Reinsurance Company Limited	12,618,411	1,013,209	11,605,202	10,913,199	499,922	10,413,277	13
14	Munich Reinsurance Company	6,672,853	366,633	6,306,220	5,612,410	92,978	5,519,432	14
15	Muncih Reinsurance Company of Canada	5,773,624	4,245,598	1,528,026	3,217,911	2,393,865	824,046	15
16	The National Reinsurance Company of Canada	3,344,429	2,851,809	492,620	9,699,512	2,320,867	7,378,645	16
17	Nationwide Mutual Insurance Company	968,758	33,014	935,744	513,152	33	513,119	17
18	Netherlands Reinsurance Group N.V.	315,084	.....	315,084	258,747	.....	258,747	18
19	Nordisk Reinsurance Company Limited	123,502	.....	123,502	58,532	.....	58,532	19
20	North American Reassurance Company	5,383	.....	5,383	*−15,789*	.....	*−15,789*	20
21	North American Reinsurance Corporation	472,257	20,026	452,231	356,047	.....	356,047	21
22	Norwich Winterthur Reinsurance Corporation Ltd.	136,919	*−35*	136,954	693,297	43,484	649,813	22
23	Prudential Insurance Company of America	108,783	.....	108,783	72,994	.....	72,994	23
24	Reinsurance Corporation of New York	165,906	.....	165,906	339,074	.....	339,074	24
25	Skandia Insurance Company	1,584,184	142,096	1,442,088	783,060	.....	783,060	25
26	Société Commerciale de Reassurance	1,756,054	15,481	1,740,573	1,684,386	10,880	1,673,506	26
27	Storebrand Insurance Company Limited	.....	147,949	*−147,949*	.....	.....	.....	27
28	Storebrand International Reinsurance Company Ltd.	469,239	.....	469,239	208,741	.....	208,741	28
29	Swiss Reinsurance Company	3,437,665	.....	3,437,665	4,225,814	.....	4,225,814	29
30	Union Reinsurance Company	224,938	.....	224,938	128,389	.....	128,389	30
31	Victory Insurance Company Limited	2,551,838	.....	2,551,838	2,592,395	.....	2,592,395	31
	Totals	94,529,135	35,046,540	59,482,595	96,083,683	30,082,092	66,001,591	

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1977

B. Property

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	18,554,728	3,087	18,551,641	6,465,665	3,303	6,462,362	1
2	The Bee Fire Hail and Accident and General Insurance Company	10,137,164	8,758,934	1,378,230	5,201,930	2,646	5,199,284	2
3	Canadian Reinsurance Company	49,734,681	25,939,979	23,794,702	23,545,227	11,848,549	11,696,678	3
4	Farm Mutual Reinsurance Plan Inc.	3,796,573	336,312	3,460,261	2,910,713	363,062	2,547,651	4
5	Gerling Global Reinsurance Company	18,105,770	9,679,235	8,426,535	10,268,836	3,902,575	6,366,261	5
6	Great Lakes Reinsurance Company	3,919,892	1,818,602	2,101,290	2,113,794	954,223	1,159,571	6
7	Kanata Reinsurance Company	12,396,332	7,367,299	5,029,033	4,237,009	2,421,012	1,815,997	7
8	Mercantile and General Reinsurance Company of Canada	25,911,522	16,149,468	9,762,054	13,577,018	9,026,297	4,550,721	8
9	Mercantile and General Reinsurance Company Limited	15,692,542	4,383,514	11,309,028	8,705,645	3,097,407	5,608,238	9
10	Munich Reinsurance Company	21,485,697	339,076	21,146,621	11,586,434	.....	11,586,434	10
11	Munich Reinsurance Company of Canada	37,662,639	23,256,966	14,405,673	19,459,818	11,692,923	7,766,895	11
12	The National Reinsurance Company of Canada	29,163,602	26,213,159	2,950,443	15,284,277	14,145,028	1,139,249	12
13	Nationwide Mutual Insurance Company	3,625,268	326,080	3,299,188	1,804,748	83,358	1,721,390	13
14	Netherlands Reinsurance Group N.V.	5,666,834	12,500	5,654,334	2,736,319	18,485	2,717,834	14
15	Nordisk Reinsurance Company Limited	3,203,587	.....	3,203,587	1,636,905	.....	1,636,905	15
16	North American Reinsurance Corporation	585,892	*—132*	586,024	32,007	2,911	29,096	16
17	Norwich Winterthur Reinsurance Corporation Ltd.	1,904,691	12,846	1,891,845	843,616	10,429	833,187	17
18	Reinsurance Corporation Limited	1,485,271	124,084	1,361,187	627,119	10,279	616,840	18
19	Skandia Insurance Company	6,716,000	326,072	6,389,928	3,371,641	.....	3,371,641	19
20	Société Commerciale de Reassurance	8,857,874	.....	8,857,874	4,642,128	.....	4,642,128	20
21	Storebrand Insurance Company Limited	.....	1,162,636	*—1,162,636*	.....	.....	.....	21
22	Storebrand International Reinsurance Company Ltd.	4,759,910	.....	4,759,910	1,460,771	.....	1,460,771	22
23	Swiss Reinsurance Company	6,861,892	.....	6,861,892	2,810,651	.....	2,810,651	23
24	Union Reinsurance Company	2,044,012	.....	2,044,012	903,272	.....	903,272	24
25	Victory Insurance Company Limited	7,461,836	512,665	6,949,171	3,837,626	311,443	3,526,183	25
	Totals	299,734,209	126,722,382	173,011,827	148,063,169	57,893,330	90,169,239	

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1977

C. Automobile

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurance	5,913,550	204,767	5,708,783	1,632,658	35,770	1,596,888	1
2	The Bee Fire Hail Accident and General Insurance Company	3,094,622	2,670,535	424,087	1,398,238	28,669	1,369,569	2
3	Canadian Reinsurance Company	18,870,982	9,810,755	9,060,227	17,984,073	9,418,559	8,565,514	3
4	Gerling Global Reinsurance Company	9,792,884	1,837,966	7,954,918	5,261,765	91,482	5,170,283	4
5	Great Lakes Reinsurance Company	603,355	185,735	417,620	801,013	196,098	604,915	5
6	Kanata Reinsurance Company	2,813,227	1,637,540	1,175,687	1,988,115	1,223,429	764,686	6
7	Mercantile and General Reinsurance Company of Canada	4,314,551	2,262,322	2,052,229	3,616,482	1,966,420	1,650,062	7
8	Mercantile and General Reinsurance Company Limited	2,271,359	88,151	2,183,208	1,996,500	30,707	1,965,793	8
9	Munich Reinsurance Company	1,526,853	24,724	1,502,129	1,720,971	.....	1,720,971	9
10	Munich Reinsurance Company of Canada	3,089,444	1,688,237	1,401,207	3,284,297	1,765,684	1,518,613	10
11	The National Reinsurance Company of Canada	13,742,559	12,231,550	1,511,009	8,643,904	7,571,618	1,072,286	11
12	Nationwide Mutual Insurance Company	3,758,324	1,012,046	2,746,278	4,460.934	1,614,241	2,846,693	12
13	Netherlands Reinsurance Group N.V.	1,461,594	.....	1,461,594	975,685	.....	975,685	13
14	Nordisk Reinsurance Company Limited	550,353	.....	550,353	374,099	.....	374,099	14
15	North American Reinsurance Corporation	21,236	.....	21,236	20,591	.....	20,591	15
16	Norwich Winterthur Reinsurance Corporation Ltd.	747,753	46,225	701,528	401,920	16,229	385,691	16
17	Reinsurance Corporation Limited	21,756	.....	21,756	*—3,363*	.....	*—3,363*	17
18	Skandia Insurance Company	3,263,831	30,261	3,233,570	3,159,486	.....	3,159,486	18
19	Société Commerciale de Reassurance	8,367,767	.....	8,367,767	6,334,236	.....	6,334,236	19
20	Storebrand Insurance Company Limited	.....	376,284	*—376,284*	.....	.....	.....	20
21	Storebrand International Reinsurance Company Ltd.	1,753,026	.....	1,753,026	1,087,029	.....	1,087,029	21
22	Swiss Reinsurance Company	2,543,573	.....	2,543,573	2,405,165	.....	2,405,165	22
23	Union Reinsurance Company	971,231	.....	971,231	754,224	.....	754,224	23
24	Victory Insurance Company Limited	3,693,344	27,158	3,666,186	3,327,306	32,638	3,294,668	24
	Totals	93,187,174	34,134,256	59,052,918	71,625,328	23,991,544	47,633,784	

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1977
D. Marine

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurance	196,529	.....	196,529	29,107	.....	29,107	1
2	The Bee Fire Hail Accident and General Insurance Company	52,354	37,753	14,601	23,328	.....	23,328	2
3	Canadian Reinsurance Company	571,035	312,783	258,252	939,118	394,058	545,060	3
4	Gerling Global Reinsurance Company	1,439,307	.....	1,439,307	608,850	.....	608.850	4
5	Great Lakes Reinsurance Company	16,955	8,605	8,350	765	13,774	*—13,009*	5
6	Kanata Reinsurance Company	95,023	50,747	44,276	50,349	37,362	12,987	6
7	Mercantile and General Reinsurance Company of Canada	645,329	354,326	291,003	379,967	196,941	183,026	7
8	Mercantile and General Reinsurance Company Limited	354,326	.....	354,326	196,941	.....	196,941	8
9	Munich Reinsurance Company	95,844	1,321	94,523	146,806	.....	146,806	9
10	Munich Reinsurance Company of Canada	174.599	103,807	70,792	270,766	155,991	114,775	10
11	The National Reinsurance Company of Canada	110,874	93,624	17,250	59,411	45,916	13,495	11
12	Nationwide Mutual Insurance Company	95,043	.....	95,043	48,796	.....	48,796	12
13	Netherlands Reinsurance Group N.V.	51,163	.....	51,163	12,613	.....	12,613	13
14	North American Reinsurance Corporation	1,585	.....	1,585	.....	.....	.....	14
15	Reinsurance Corporation of New York	118,915	.....	118,915	152,053	.....	152,053	15
16	Skandia Insurance Company	306,422	18,850	287,572	297,063	.....	297,063	16
17	Storebrand Insurance Company Limited	.....	3,688	*—3,688*	.....	.....	.....	17
18	Storebrand International Reinsurance Company Ltd.	20,742	.....	20,742	4,204	.....	4,204	18
19	Swiss Reinsurance Company	74,680	.....	74,680	97,013	.....	97,013	19
20	Victory Insurance Company Limited	34,108	.....	34,108	8,409	.....	8,409	
	Totals	4,454,833	985,504	3,469,329	3,325,559	844,042	2,481,517	

V
APPENDICES

APPENDIX I

List of licensed insurers approved, as at date of this report, by the Lieutenant Governor in Council for the purposes of The Guarantee Companies Securities Act, R.S.O. 1970, Chap. 196, Regulation 37/72.

GUARANTEE COMPANIES

1. The Aetna Casualty and Surety Company
2. Aetna Insurance Company
3. Allstate Insurance Company of Canada
4. The American Insurance Company
5. Anglo Canada General Insurance Company
6. British America Assurance Company
7. The Canada Accident and Fire Assurance Company
8. Canadian General Insurance Company
9. The Canadian Indemnity Company
10. The Canadian Mercantile Insurance Company
11. Canadian Pioneer Insurance Company
12. The Canadian Surety Company
13. The Casualty Company of Canada
14. Central Mutual Insurance Company
15. Chateau Insurance Company
16. Commerce and Industry Insurance Company of Canada
17. The Commerce General Insurance Company
18. Consolidated Fire and Casualty Insurance Company
19. Constitution Insurance Company of Canada
20. The Continental Insurance Company
21. Co-operative Fire and Casualty Company
22. Co-operators Insurance Association
23. Coronation Insurance Company Limited
24. The Dominion of Canada General Insurance Company
25. The Dominion Insurance Corporation
26. Eaton Insurance Company
27. The Economical Mutual Insurance Company
28. Federal Fire Insurance Company of Canada
29. Federal Insurance Company
30. Federated Mutual Insurance Company
31. Federation Insurance Company of Canada
32. Fidelity Insurance Company of Canada
33. Fireman's Fund Insurance Company
34. The General Accident Assurance Company of Canada
35. General Insurance Company of America
36. General Security Insurance Company of Canada
37. Gerling Global General Insurance Company
38. Gibraltar General Insurance Company
39. The Globe Indemnity Company of Canada
40. Gore Mutual Insurance Company
41. Great American Insurance Company
42. The Guarantee Company of North America
43. The Guardian Insurance Company of Canada
44. The Halifax Insurance Company
45. The Hartford Fire Insurance Company
46. The Home Insurance Company
47. The Hudson Bay Insurance Company
48. The Imperial Guarantee and Accident Insurance Company of Canada
49. INA Insurance Company of Canada
50. Insurance Company of North America
51. The Insurance Corporation of Ireland Limited
52. The Law Union and Rock Insurance Company, Limited
53. The Liverpool and London and Globe Insurance Company, Limited
54. London and Midland General Insurance Company
55. Lumbermen's Mutual Casualty Company
56. Maryland Casualty Company
57. The New Zealand Insurance Company, Limited
58. Niagara Fire Insurance Company
59. Norwich Union Fire Insurance Society, Limited
60. Pearl Assurance Company, Limited
61. Perth Insurance Company
62. Phoenix Assurance Company of Canada
63. The Phoenix Insurance Company (Hartford, Conn.)
64. Pilot Insurance Company
65. Pitts Insurance Company
66. The Provident Assurance Company
67. The Prudential Assurance Company, Limited
68. Reliance Insurance Company (of Philadelphia)
69. Royal Insurance Company, Limited
70. Safeco Insurance Company of America
71. St. Paul Fire and Marine Insurance Company
72. Scottish & York Insurance Co. Limited
73. Scottish Canadian Assurance Corporation
74. Seaboard Surety Company
75. Simcoe & Erie General Insurance Company
76. The Sovereign General Insurance Company
77. The Stanstead & Sherbrooke Insurance Company
78. Sun Alliance Insurance Company
79. Sun Insurance Office, Limited
80. Toronto General Insurance Company
81. Traders General Insurance Company
82. The Travelers Indemnity Company
83. Travelers Indemnity Company of Canada
84. United States Fidelity and Guaranty Company
85. United States Fire Insurance Company
86. The Waterloo Mutual Insurance Company
87. The Wawanesa Mutual Insurance Company
88. Wellington Fire Insurance Company
89. The Western Assurance Company
90. Western Surety Company
91. Zurich Insurance Company

APPENDIX II

DEPOSITS OF INSURERS UNDER THE INSURANCE ACT

As at December 31, 1977

Company	Amount of Deposit	
Abstainers' Insurance Company, Simcoe, Ont.	$505,000	*(d)*
Aeterna-Life Insurance Company	150,000	
Anglo-Canada General Insurance Company, Toronto, Ont.	605,000	*(i)*
Assumption Mutual Life Insurance Company, Moncton, N.B.	120,000	
The Bay City General Insurance Company, Hamilton, Ont.	606,000	*(j)*
The Canadian Millers' Mutual Fire Insurance Company, Kitchener	101,000	
The Canadian Provident General Insurance Company	80,000	
Canadian Universal Insurance Company Limited	100,000	
Commerce and Industry Insurance Company of Canada, Toronto, Ont.	250,000	*(a)*
La Concorde Compagnie d'Assurances Générales	60,000	
Co-operators' Insurance Association, Guelph, Ont.	1,190,875	
Co-operators' Life Insurance Association, Guelph, Ont.	225,000	
Coronation Insurance Company, Limited, Toronto, Ont.	550,000	*(a)*
The Drake Insurance Company Ltd.	60,000	
L'Economie Mutuelle d'Assurance, Montreal, Que.	153,000	
Empire Life Insurance Company, Kingston, Ont.	720,000	*(f)*
Farm Mutual Reinsurance Plan Inc.	50,000	
Gerling Global General Insurance Company, Toronto, Ont.	1,271,000	*(a)*
Gerling Global Life Insurance Company, Toronto, Ont.	1,215,000	*(c)*
Gerling Global Reinsurance Company, Toronto, Ont.	1,260,000	*(b)*
Gibraltar General Insurance Company, Toronto, Ont.	865,000	*(a)*
Industrial Life Insurance Company, Quebec, Que.	110,000	
The Laurentian Mutual Assurance Company, Quebec, Que.	255,000	
Ontario Farmers Mutual General Insurance Company	200,000	
Ontario Motorist Insurance Company	500,000	
Otter Dorchester Mutual Insurance Company	250,000	
Pafco Insurance Company Limited, Toronto, Ont.	229,000	
The Pilot Insurance Company, Toronto, Ont.	750,000	
Premier Insurance Company, Toronto, Ont.	132,000	
Les Prevoyants du Canada, Quebec, Que.	620,000	
The Provident Assurance Company, Montreal, Que.	525,000	
Retail Lumbermen's Mutual Fire Insurance Company, Winnipeg, Man.	10,000	
Scottish and York Insurance Company, Limited, Toronto, Ont.	578,000	*(g)*
Seaboard Life Insurance Company, Vancouver, B.C.	581,000	*
Simcoe and Erie General Insurance Company, Hamilton, Ont.	600,000	*(a)*
Transportation Fire and Casualty Company, Toronto, Ont.	90,000	
United Provinces Insurance Company, Montreal, Que.	225,000	
Upper Canada Insurance Company, Toronto, Ont.	240,500	
York Fire & Casualty Company, Toronto, Ont.	110,000	

* Held by Province of British Columbia as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario and Saskatchewan.

(a) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, Ontario and Saskatchewan.

(b) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, New Brunswick and Ontario.

(c) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta and Ontario.

(d) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba and Ontario.

(e) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, New Brunswick, Ontario and Saskatchewan.

(f) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.

(g) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, Ontario and Saskatchewan

(h) Held by Province of Ontario as reciprocal deposit for the Provinces of New Brunswick and Ontario.

(i) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, British Columbia, Prince Edward Island and Ontario.

(j) Held by Province of Ontario as reciprocal deposit for the Provinces of Manitoba, Ontario and Saskatchewan.

BINDING SECT. JUL 30 1980

GOVT PUBNS